S7830-1

FIFTH ANNUAL AND THIRTY-NINTH

REPORT

of the

COMMISSIONER OF FINANCIAL INSTITUTIONS

State of Utah

To His Excellency

NORMAN H. BANGERTER

Governor

For the Period July 1, 1984 to June 30, 1985

Elaine B. Weis

Elaine B. Weis
Commissioner of Financial Institutions

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STATE OF UTAH

Department of Financial Institutions

Personnel

Administration

Elaine B. Weis	Commissioner of Financial Institutions and Administrator of Consumer Credit
Marjorie A. Billings	Administrative Assistant to Commissioner
Dolores Butcher	Secretary to Commissioner
Richard L. Burt	Chief Examiner
George Sutton	Deputy Commissioner
Avon T. Francis	Program Specialist
Hardy J. Rogers	Consumer Credit Specialist

Supervisors

Lynn J. Woolley	Supervisor of Banks
James E. Shaw	Supervisor of Savings & Loans
G. Edward Leary	Supervisor of Thrift Institutions
David A. Kwant	Supervisor of Credit Unions

Deputy Supervisors

Ronald R. Draughon	Deputy Supervisor of Banks
Ken Goddard	Deputy Supervisor of Savings & Loans
Garry R. Cox	Deputy Supervisor of Thrift Institutions
David Barker	Deputy Supervisor of Credit Unions

Examiners

Jonathan Bronson
Boyd E. Carlsen
Brent Gardner
Teresa Garff
Milton N. Hepworth
Rex A. Madson
Marilyn Mills
Santos T. Ontiveros
William Opperman
Orla Beth Peck
Lynette M. Pool
William Reuling
Aleta E. St. Louis
James Sorenson
Lonny J. Stillman
Stewart G. Vernon
Gary Widdison

Clerical

Valerie Marchant	Office Manager
G. Irene Anderson	Office Specialist
Martha Henrie	Office Specialist

Members of State Board of Financial Institutions		Term Expires
Elaine B. Weis	Chairman	
Frank B. Newman, Sr.		7-1-89
LeRoy Mecham		7-1-87
Charles Sullivan		7-1-89
J. Robert Thomas		7-1-87

STATE OF UTAH

OFFICE OF THE COMMISSIONER OF FINANCIAL INSTITUTIONS

SALT LAKE CITY

To His Excellency, Norman H. Bangerter
Governor of the State of Utah

Sir:

Pursuant to Section 7-1-211, Utah Code Annotated 1953, as amended, I submit herewith the Fifth Annual and Thirty-Ninth Report of the Department of Financial Institutions for the period July 1, 1984 to June 30, 1985.

Respectfully submitted,

Elaine B. Weis
COMMISSIONER

DEPARTMENT HISTORY

Between 1896 and 1907, state chartered banks were regulated and supervised by the Secretary of State. The office of Bank Examiner was created by the Legislature in 1907 to examine banks and other financial institutions at the request of the Secretary of State. In 1911, the Legislature established the Office of Bank Commissioner and designated the Secretary of State as the Ex officio Bank Commissioner.

The Banking Department was created in 1913 with a Bank Commissioner appointed by the Governor with the consent of the Senate. The name of the department was changed in 1967 to the State Department of Financial Institutions and the title of its chief officer was changed to Commissioner of Financial Institutions.

The Department under Title 7, Utan Code Annotated 1953, as amended, supervises all banks, savings and loan associations, industrial loan corporations and credit unions chartered under the laws of the state of Utah. In 1969, the Utah Uniform Consumer Credit Code was enacted and the Department was given the additional responsibility for administering it.

Under S.B. 134, effective July 1, 1981, the laws governing financial institutions were recodified. The act clarified and expanded the supervisory powers and the jurisdiction of the Department. In addition, the Legislature expressed its purpose to grant powers, privileges and immunities to state chartered institutions at least equal to those possessed by federally chartered institutions of the same class furnishing financial services to the people of Utah.

In 1983, the Legislature passed S.B. 238, giving depositors in financial institutions priority over other creditors. It also gave the Commissioner additional supervisory powers and strengthened statutory procedures for problem institutions enabling the Commissioner to protect depositors with remedies short of possession. S.B. 238 adopted language to avoid potential constitutional challenges to Utah's attempt to keep pace with changes in the structure and operation of financial institutions at the federal level.

S.B. 9 passed at a special session in March 1984, permitting limited interstate acquisitions of and by depository institutions and depository institution holding companies located in western states, provided that those states enact legislation permitting such acquisitions under terms substantially comparable to Utah law. The law also authorizes the Commissioner to solicit offers from and approve or require the acquisition or merger with failing Utah institutions by institutions in one of the 11 "reciprocal" states with specific restrictions.

S.B. 9 gives the Department authority over holding companies similar to that over financial institutions themselves and permits public disclosure of financial information pertaining to Utah institutions which is available from a federal agency.

The following officials served as Bank Commissioner of the State of Utah and Commissioner of Financial Institutions for the years shown:

Charles A. Glazier	1913 to 1917
W. E. Evans	1917 to 1919
N. T. Porter	1919 to 1921
Seth Pixton	1921 to 1929
W. H. Hadlock	1929 to 1932
J. A. Malia	1932 to 1935
R. F. Starley	1935 to 1945
J. M. Knapp	1945 to 1949
Roy W. Simmons	1949 to 1951
Louis S. Leatham	1951 to 1956
Seth H. Young	1956 to 1960
Spencer C. Taylor	1960 to 1965
W. S. Brimnall	1965 to 1979
M. D. Borthick	1979 to 1981
R. L. Burt (acting)	1981 to 1982
Elaine B. Weis	1982 to date

APPROPRIATION

July 1, 1984 to June 30, 1985

July 1, 1984 to June 30, 1985	1,681,665.00
From Financial Institutions Restricted Fund Share General Government Overhead	18,544.00
Total Appropriations for period shown	1,700,209.00

EXPENDITURES

July 1, 1984 to June 30, 1985

Personal Services	850,347.01
Employer's Contributions Retirement	101,776.18
Other Employment Benefits	129,117.34
Travel Expense	52,189.67
Current Expense	300,030.60
Capital Outlay	9,078.20
Share of Government Overhead	18,544.00
Total Expenditures	1,461,083.00
Balance of Appropriation Unexpended Lapsed to Restricted Fund Balance	212,685.51
Lapsed to General Fund Account	26,440.49
Total expenditures for period shown	1,700,209.00

CASH RECEIPTS

July 1, 1984 to June 30, 1985

FEES:		1984-1985
Banks	Basic Fees	401,579.24
Savings/Building & Loan Associations	Supervisory and Examination Fees	150,883.89
Industrial Loan Corporations	Basic Fees & Examinations	257,984.65
Supervised Lenders	Basic and Volume Fees	21,070.00
Credit Unions	Basic Fees & Examinations	399,696.60
Regulated Lenders	Registration Fees	104,925.65
Financial Institution Holding Companies	Annual Fees	2,700.00
Examination Fees		45,046.88
Money Management Certification Fees		15,400.00
Applications		22,815.00
Securities Applications		3,300.00
Money Order Vendors		1,000.00
Miscellaneous		27,765.92
Reimbursements		58,466.42
Total Deposited with State Treasurer		1,512,634.25

CERTIFICATE

County of Salt Lake)
) ss.
State of Utah)

I, Elaine B. Weis, Commissioner of Financial Institutions of the State of Utah, do hereby certify that the foregoing are true and correct statements of the accounts as shown by the records of this department for the period July 1, 1984 to June 30, 1985.

Dated this 30th day of September, 1985, at Salt Lake City.

Elaine B. Weis
Commissioner of Financial Institutions
State of Utah

Subscribed and sworn to before me this
30th day of September, 1985.

Yvonne J. Francis
Notary Public

Residing at Salt Lake City, Utah
My Commission expires 9-1-89

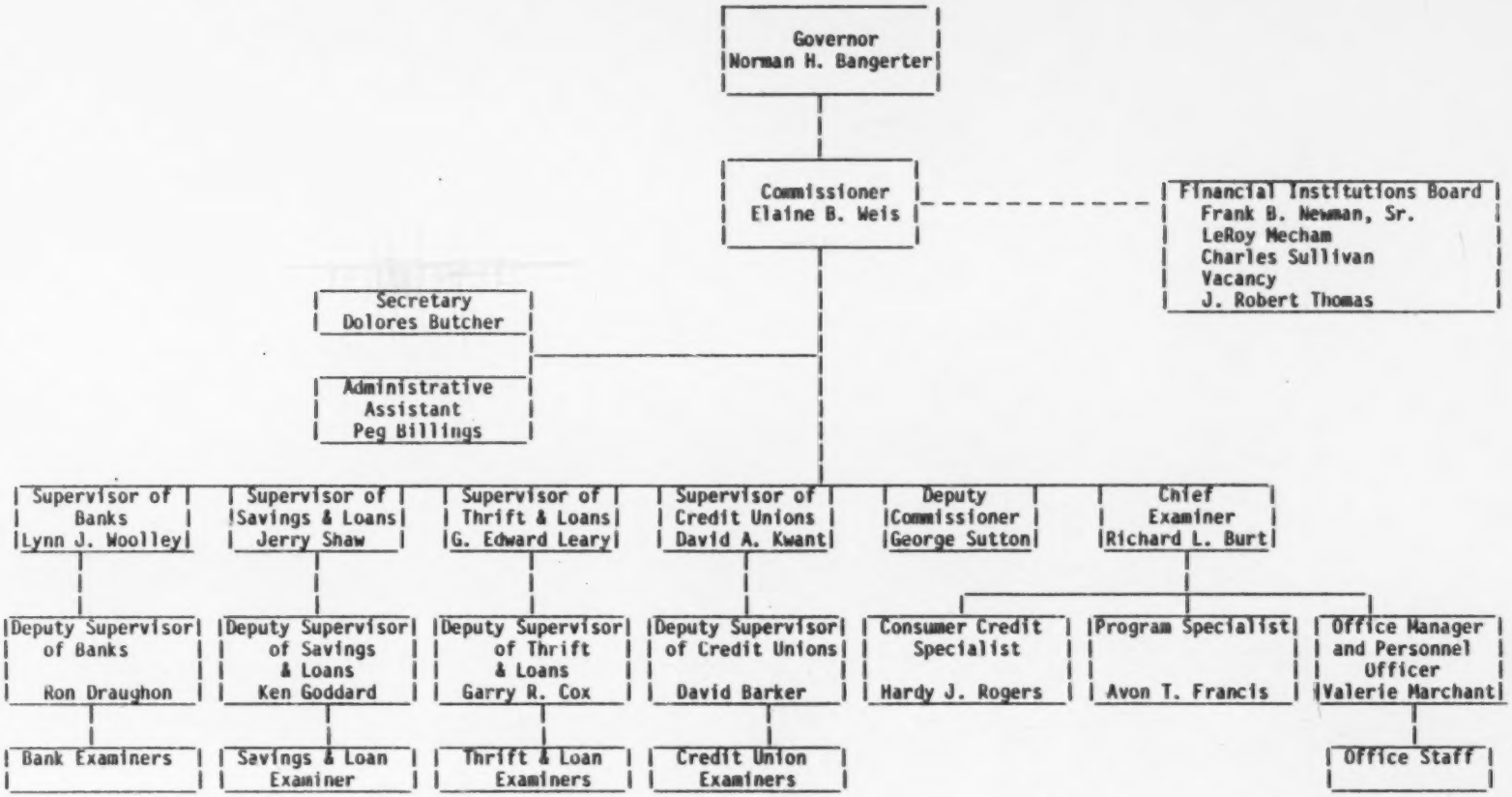
COMPARATIVE REPORT OF TOTAL ASSETS OF INSTITUTIONS
SUPERVISED BY THE COMMISSIONER OF FINANCIAL INSTITUTIONS

Name of Industry	JUNE 30, 1985 No. of Institutions	No. of Branches	Total Assets	JUNE 30, 1984 No. of Institutions	No. of Branches	Total Assets	Increase or (Decrease)
State Banks	49	151	3,215,215,000**	53	150	3,280,003,000	(64,788,000)
Savings/Building & Loan Associations	10	154*	4,043,138,000**	11	175*	4,476,313,478	(433,175,222)
Credit Unions	179	65	1,440,079,185	182	65	1,262,034,092	178,045,093
Industrial Loan Corporations	37	53	817,275,792	48	54	758,135,282	59,140,510

Name of Industry	DECEMBER 31, 1984 No. of Institutions	No. of Other Offices	Total Assets	DECEMBER 31, 1983 No. of Institutions	No. of Other Offices	Total Assets	Increase or (Decrease)
Supervised Lender Licenses	46	45	599,429,179	45	44	239,375,259	360,053,920
Registered Regulated Lender	1,705		N/A		1,725	N/A	

*Includes out-of-state branches
*Does not include figures from The Citizens Bank

STATE DEPARTMENT OF FINANCIAL INSTITUTIONS



STATE BANKS

Name of Bank	City	County	Organized	President	Cashier
Dixie State Bank 1 South Main	St. George	Washington	1970	John W. Hickman	R. S. Miles.
Draper Bank and Trust 903 East 12300 South	Draper	Salt Lake	1968*	Dewey C. Bluth	D. Grant Johnson
Empire State Bank of Layton 1275 N. Hill Field Rd.	Layton	Davis	1980	Douglas F. Sonntag	Blake W. Bennett
Family Bank 21 Harrisville Rd.	Ogden	Weber	1977	James W. Brown	Lance C. Greenwell
Far West Bank 201 E. Center	Provo	Utah	1975	Edward V. Blanchard	Rick Anderson
First Security State Bank 76 E. Broadway	Salt Lake City	Salt Lake	1887	Robert T. Heiner	
Golden Spike State Bank 25 N. Tremont	Tremonton	Box Elder	1979	Brian Mendenhall	Darwin Nielsen
Guardian State Bank 142 E. 200 South	Salt Lake	Salt Lake	1980	Dan P. Mercer	Kathryn A. Schenk
Gunnison Valley Bank Gunnison City	Gunnison	Sanpete	1909	Eugene Overfelt	Marge Coates
Heritage Bank & Trust 4100 S. Redwood Rd.	Salt Lake City	Salt Lake	1977	John R. Starley	Bob McEntire
Holladay Bank and Trust 2020 East 4800 South	Salt Lake City	Salt Lake	1973	Ronald Spratling, Jr.	Dolly Rasmussen
Lewiston State Bank 17 East Center	Lewiston	Cache	1905	Rex G. Plowman	Anthony Jon Hall
Pioneer Bank 151 South Main	Salt Lake City	Salt Lake	1976	William Lapsley	Jill H. Bischoff
Pioneer State Bank 311 S. State St.	Salt Lake City	Salt Lake	1979	William Lapsley	Jill H. Bischoff
Rocky Mountain State Bank 2163 E. 33rd South	Salt Lake City	Salt Lake	1976	C. Alan Murdock	Barry G. Gough
Rocky Mountain State Bank of Bountiful 562 S. Main	Bountiful	Davis	1979	C. Alan Murdock	Barry G. Gough
Sandy State Bank 140 West 9000 South	Sandy	Salt Lake	1977	Ronald A. Carnago	Clea K. Rasmussen
Silver King State Bank 1650 Park Avenue	Park City	Summit	1971	R. A. Wilde	Florinda Darcey
State Bank of Southern Utah 26 North Main	Cedar City	Iron	1957	L. A. Whetten	John R. Westwood

Name of Bank	City	County	Organized	President	Cashier
Sun Capital Bank 60 South 100 East	St. George	Washington	1974	D. E. Schmutz	John W. Allen
Tracy Collins Bank & Trust 107 S. Main	Salt Lake City	Salt Lake	1884	Charles R. Canfield	Robert VomDorp
Union Bank 515 South 7th East	Salt Lake City	Salt Lake	1978	James E. Bolden	Alan Whitchurch
United Bank 5595 So. State	Murray	Salt Lake	1973	Frank A. Nelson Jr.	Dorothy Ross Alder
Utah Bank & Trust 280 West 1500 South	Bountiful	Davis	1967*	M. H. Atwood	Lloyd E. Moon
Utah Firstbank 3135 South 13th East	Salt Lake City	Salt Lake	1978	Richard P. Spencer	Rebecca A. Apgood
Utah Independent Bank 55 South State	Salina	Sevier	1977	Robert B. White Jr.	Mike Shaw
Valley Bank & Trust Co. 185 South State	Salt Lake City	Salt Lake	1948	Fred H. Stringham	Roy E. Barker
Valley Central Bank Main and Center	Richfield	Sevier	1972	Ferral D. Huntsman	
Wasatch Bank 1220 South 800 East	Orem	Utah	1971	Jackson Howard	Randall Hall
Wasatch Bank of Lehi 6th East & Main	Lehi	Utah	1979	Jackson Howard	Alan R. Booth
Wasatch Bank of Pleasant Grove 225 South Main	Pleasant Grove	Utah	1975	Jackson Howard	Vern Bailey

*Date converted to a state chartered bank

STATE BANKS
Forty-Nine Banks - One Hundred Fifty-One Branches
June 30, 1985

Name of Bank	City	County
Bank of American Fork	American Fork	Utah
Alpine	Alpine	Utah
Bank of Ephraim	Ephraim	Sanpete
Bank of Iron County	Parowan	Iron
Escalante	Escalante	Garfield
LaVerkin	LaVerkin	Washington
Bank of Utah	Ogden	Weber
Ben Lomond	Ogden	Weber
Clearfield	Clearfield	Davis
Redwood Road	Salt Lake City	Salt Lake
Riverdale	Riverdale	Weber
Roy	Roy	Weber
Seventh South	Salt Lake City	Salt Lake
South Ogden	South Ogden	Weber
Washington Terrace	Washington Terrace	Weber
West Temple	Salt Lake City	Salt Lake
Barnes Banking Company	Kaysville	Davis
Basin State Bank	Vernal	Uintan
Bonneville Bank	Provo	Utan
Brighton Bank	Salt Lake City	Salt Lake
Family Place	Salt Lake City	Salt Lake
North Temple	Salt Lake City	Salt Lake
Third West	Salt Lake City	Salt Lake
Cache Valley Bank	Logan	Cache
North Logan	North Logan	Cache
Capital City Bank	South Salt Lake	Salt Lake
City Brancn	Salt Lake City	Salt Lake
West Valley	West Valley	Salt Lake
Central Bank & Trust	Springville	Utah
Mapleton	Mapleton	Utan
Orem	Orem	Utah
Payson	Payson	Utah
Provo	Provo	Utan
Riverside Plaza	Provo	Utan
Spanish Fork	Spanish Fork	Utan
The Citizens Bank	Ogden	Weber
East Layton	East Layton	Davis
Kamas	Kamas	Summit
North Temple	Salt Lake City	Salt Lake
Roy	Roy	Weber
Clearfield State Bank	Clearfield	Davis
Clinton	Clinton	Davis
Sunset	Sunset	Davis
Syracuse	Syracuse	Davis
Commercial Security Bank	Ogden	Weber
4th East 4th South	Salt Lake City	Salt Lake
21st South	Salt Lake City	Salt Lake
Beenive	Salt Lake City	Salt Lake
Crossroads	Salt Lake City	Salt Lake
Grantsville	Grantsville	Tooele
Green River	Green River	Emery
Harrison Blvd.	Ogden	Weber
Helper	Helper	Carbon
Logan	Logan	Cache
Midvale	Midvale	Salt Lake
Murray	Murray	Salt Lake
North Salt Lake	North Salt Lake	Davis
Olympus Hills	Salt Lake City	Salt Lake
Orem	Orem	Utah
Price	Price	Carbon
Provo	Provo	Utah
South State	Salt Lake City	Salt Lake
Southwest	South Ogden	Weber
Sugarnouse	Salt Lake City	Salt Lake
Tooele	Tooele	Tooele
Tremonton	Tremonton	Box Elder

Commercial Security Bank, cont.		
University	Salt Lake City	Salt Lake
Washington Terrace	Washington Terrace	Weber
Waterbury	Salt Lake City	Salt Lake
Wendover	Wendover	Tooele
Continental Bank & Trust Co.	Salt Lake City	Salt Lake
Central	Salt Lake City	Salt Lake
Fourth South	Salt Lake City	Salt Lake
Kearns	Kearns	Salt Lake
Midvale	Midvale	Salt Lake
Parleys View	Salt Lake City	Salt Lake
Redwood Road	Salt Lake City	Salt Lake
Research Park	Salt Lake City	Salt Lake
Sandy	Salt Lake City	Salt Lake
Seventieth South	Salt Lake City	Salt Lake
South Temple	Salt Lake City	Salt Lake
Cottonwood Security Bank	Salt Lake City	Salt Lake
Canyon Branch	Salt Lake City	Salt Lake
Davis County Bank	Farmington	Davis
Centerville	Centerville	Davis
Layton	Layton	Davis
Deseret Bank	Pleasant Grove	Utah
American Fork	American Fork	Utan
Lehi	Lehi	Utah
Lindon	Lindon	Utah
Orem	Orem	Utah
Dixie State Bank	St. George	Washington
Bloomington	St. George	Washington
Hurricane	Hurricane	Washington
Draper Bank and Trust	Draper	Salt Lake
Redwood Road	South Jordan	Salt Lake
Sandy	Sandy	Salt Lake
West Jordan	West Jordan	Salt Lake
Empire State Bank of Layton	Layton	Davis
Family Bank	Ogden	Weber
Harrison	Ogden	Weber
Roy	Roy	Weber
Far West Bank	Provo	Utah
Fairview	Fairview	Sanpete
Loa	Loa	Wayne
Mt. Pleasant	Mt. Pleasant	Sanpete
North Provo	Provo	Utah
Salem	Salem	Utah
First Security State Bank	Salt Lake City	Salt Lake
Golden Spike State Bank	Tremonton	Box Elder
Guardian State Bank	Salt Lake City	Salt Lake
Cottonwood Heights	Salt Lake City	Salt Lake
Kearns	Kearns	Salt Lake
Gunnison Valley Bank	Gunnison	Sanpete
Heritage Bank & Trust	Salt Lake City	Salt Lake
Holladay Bank & Trust	Salt Lake City	Salt Lake
Lewiston State Bank	Lewiston	Cache
Pioneer Bank	Salt Lake City	Salt Lake
Pioneer State Bank	Salt Lake City	Salt Lake
Rocky Mountain State Bank	Salt Lake City	Salt lake
Rocky Mountain State Bank of Bountiful	Bountiful	Davis
Sandy State Bank	Sandy	Salt Lake
Sugarnouse	Salt Lake City	Salt Lake
Silver King State Bank	Park City	Summit
Park City	Park City	Summit
State Bank of Southern Utah	Cedar City	Iron
Circleville	Circleville	Piute
Kanab	Kanab	Kane
Long Valley	Orderville	Kane
Sun Capital Bank	St. George	Washington
Commercial Center	St. George	Washington
Tracy-Collins Bank & Trust	Salt Lake City	Salt Lake
American	Salt Lake City	Salt Lake
Brighton	Salt Lake City	Salt Lake
Cottonwood	Salt Lake City	Salt Lake
County Branch	Salt Lake City	Salt Lake
Foothill Village	Salt Lake City	Salt Lake
Holladay Office	Salt Lake City	Salt Lake

Tracy-Collins Bank & Trust, cont.		
Hunter (Copperview)	West Valley	Salt Lake
Midtown Office	Salt Lake City	Salt Lake
Midvale	Midvale	Salt Lake
North Salt Lake	North Salt Lake	Davis
SLC International Airport #1	Salt Lake City	Salt Lake
SLC International Airport #2	Salt Lake City	Salt Lake
Sandy	Sandy	Salt Lake
Snowbird	Alta	Salt Lake
South Salt Lake	Salt Lake City	Salt Lake
Sugarhouse	Salt Lake City	Salt Lake
West Jordan	West Jordan	Salt Lake
West Valley	West Valley	Salt Lake
Woods Cross	Woods Cross	Davis
Union Bank	Salt Lake City	Salt Lake
Parkview	Salt Lake City	Salt Lake
United Bank	Murray	Salt Lake
Utah Bank and Trust	Bountiful	Davis
Centerville	Centerville	Davis
Main Street	Salt Lake City	Salt Lake
Murray	Murray	Salt Lake
Sugarhouse	Salt Lake City	Salt Lake
Utah Firstbank	Salt Lake City	Salt Lake
Crossroads	Salt Lake City	Salt Lake
Utah Independent Bank	Salina	Sevier
Beaver	Beaver	Beaver
Valley Bank & Trust Co.	Salt Lake City	Salt Lake
Alta View	Sandy	Salt Lake
Bennion Family Center	Salt Lake City	Salt Lake
Bountiful	Bountiful	Davis
Brigham City	Brigham City	Box Elder
Broadway	Salt Lake City	Salt Lake
City Center	Salt Lake City	Salt Lake
Cottonwood	Salt Lake City	Salt Lake
Delta	Delta	Millard
East 39th South	Salt Lake City	Salt Lake
East Murray	Salt Lake City	Salt Lake
Family Center	Salt Lake City	Salt Lake
Fashion Place	Salt Lake City	Salt Lake
Foothill	Salt Lake City	Salt Lake
Glendale	Salt Lake City	Salt Lake
Granger	West Valley	Salt Lake
Granger/Hunter	West Valley	Salt Lake
Granite Park	Salt Lake City	Salt Lake
Heber	Heber City	Wasatch
Highland Drive	Salt Lake City	Salt Lake
Nephi	Nephi	Juab
Ogden	Ogden	Weber
Olympus	Salt Lake City	Salt Lake
Orem	Orem	Utah
Redwood Road	Salt Lake City	Salt Lake
Riverdale	Riverdale	Weber
Sandy	Sandy	Salt Lake
South Salt Lake	South Salt Lake	Salt Lake
South Temple	Salt Lake City	Salt Lake
Spanish Fork	Spanish Fork	Utah
Taylorsville	Taylorsville	Salt Lake
West Jordan	West Jordan	Salt Lake
Valley Central Bank	Richfield	Sevier
Wasatch Bank	Orem	Utah
Santaquin	Santaquin	Utah
Wasatch Bank of Lehi	Lehi	Utah
Wasatch Bank of Pleasant Grove	Pleasant Grove	Utah

OPERATING STATE BANKS AND BRANCHES:

STATE BANKS - June 30, 1985	49
BRANCHES - June 30, 1985	151
STATE BANKS - June 30, 1984	52
BRANCHES - June 30, 1984	150
BRANCHES APPROVED BUT NOT OPENED	4

Bank Charters Approved	Date Approved	Date Opened
First American Bank	7-12-84	
Branch Banks Approved:		
Continental Bank and Trust		
West Jordan	2-4-60	Expired 2-4-85
Sandy	12-9-83	5-20-85
Family Bank		
2590 Washington Blvd., Ogden	2-21-84	
State Bank of Southern Utah		
Parowan	10-29-84	
Sun Capital Bank		
South Bluff Street, St. George	11-9-83	3-4-85
Valley Bank and Trust		
300 West and South Temple	1-25-84	
Deseret Bank		
800 North 500 West	7-5-84	

Branches Closed	Date Closed
Bank of Utah	
Sandy	12-31-84

Branches Sold	Date
First Security State Bank brancnes sold to First Security Bank of Utan, N.A.	
Atherton Center	7-26-84
Broadway	7-26-84
Canyon Center	7-26-84
Cove Point	7-26-84
Rose Park	7-26-84

Mergers:

Bountiful Valley Bank and Weber Valley Bank merged into Valley Bank and Trust Company	4-30-85
State Bank of Wayne merged into Far West Bank	8-1-84

Conversion:

Valley Thrift and Loan, dba Intermountain Thrift and Loan branch in Heber City converted to a branch bank of Valley Bank and Trust.	11-14-84

Banks Closed:

Golden Spike State Bank closed December 6, 1984, and reopened on December 8, 1984 as NuBank Corporation, dba Golden Spike Bank.

State of Utah

TREND OF ASSETS
Institutions Under Supervision of Department of Financial Institutions
(In thousands)

Year End	STATE BANKS		SAVINGS BUILDING AND LOAN ASSOCIATIONS		INDUSTRIAL LOAN CORPORATIONS		SUPERVISED LENDERS		CREDIT UNIONS	
	Number	Assets	Number	Assets	Number	Assets	Number	Assets	Number	Assets
1978	56	2,849,401	11	2,152,484	48	230,413	76	193,143	230	631,610
1979	63	3,111,574	12	2,567,946	51	318,082	69	242,853	224	696,623
1980	66	3,302,942	11	3,025,707	56	392,495	67	293,162	218	801,508
1981	55	2,767,418	11	3,680,383	57	522,363	50	275,441	204	852,621
1982	54	2,947,086	11	3,685,213	56	605,140	44	214,984	191	1,017,348
1983	53	3,251,696	11	4,069,861	53	670,178	43	239,375	184	1,158,035
1984	51	3,443,857	11	4,893,673	37	793,141	46	599,429	181	1,286,642

STATE BANKS - June 30, 1985

Name of Bank	City	County	Organized	President	Cashier
Bank of American Fork 33 East Main	American Fork	Utah	1913	Glen T. Anderson	Larry R. Miner
Bank of Ephraim 2 North Main	Ephraim	Sanpete	1905	Curtis J. Armstrong	Gerald D. Naylor
Bank of Iron County 78 East Center	Parowan	Iron	1947	D. Robinson	W. R. Woolsey
Bank of Utah 2605 Washington Blvd.	Ogden	Weber	1952	Thomas R. Timmons	Richard L. Chamberlain
Barnes Banking Company 33 South Main	Kaysville	Davis	1891	Alan B. Blood	Douglas G. Stanger
Basin State Bank 363 East Main	Vernal	Uintah	1980	James Drollinger	Marlene Atwood
Bonneville Bank 1675 N. 2nd West	Provo	Utah	1978	J. Douglas Christensen	Roger Bjarnson
Brighton Bank 7101 Highland Drive	Salt Lake City	Salt Lake	1978	James R. Fraser	Philip C. Gibson
Cache Valley Bank 460 North Main	Logan	Cache	1975	Kent A. Webb	Ann Nielsen
Capital City Bank 2200 South State St.	Salt Lake City	Salt Lake	1977	Norton Parker	
Central Bank and Trust Company 202 South Main	Springville	Utah	1891	F. Calvin Packard	D. Blaine Hadley
Citizens Bank 2168 Washington Blvd.	Ogden	Weber	1978*	Gary S. Harris	Steven T. Hirst
Clearfield State Bank 180 South State	Clearfield	Davis	1917	Harold C. Steed	Cleon Johnson
Commercial Security Bank 2491 Washington Blvd.	Ogden	Weber	1925	Robert H. Bischoff	
Continental Bank & Trust Co. 200 South Main	Salt Lake City	Salt Lake	1952*	A. L. Higgins	R. Zane Morrison
Cottonwood Security Bank 3826 South 2300 East	Salt Lake City	Salt Lake	1978	Lynn B. Barney	Seth S. Mouritsen
Davis County Bank 12 West State	Farmington	Davis	1892	Carl W. Buchanan	Kay M. Christensen
Deseret Bank 66 South Main	Pleasant Grove	Utah	1911	Kay L. Jacobs	Geraldine A. Peay

STATE BANKS MEMBERS OF FEDERAL RESERVE SYSTEM

Bank of Epnraim	Ephraim
Bank of Utah	Ogden
Barnes Banking Company	Kaysville
Cache Valley Bank	Logan
Continental Bank and Trust Company	Salt Lake City
Cottonwood Security Bank	Salt Lake City
Guardian State Bank	Salt Lake City
Heritage Bank and Trust	Salt Lake City
Pioneer State Bank	Salt Lake City
Rocky Mountain State Bank	Salt Lake City
Rocky Mountain State Bank of Bountiful	Bountiful
Sandy State Bank	Sandy
Tracy-Collins Bank and Trust Company	Salt Lake City
Utah Firstbank	Salt Lake City
Utah Independent Bank	Salina
Valley Bank and Trust Company	Salt Lake City

STATE BANKS WITH SPECIAL TRUST POWERS

Bank of Utah	Ogden
Central Bank and Trust Company	Springville
Commercial Security Bank	Ogden
The Continental Bank and Trust Company	Salt Lake City
First Security State Bank	Salt Lake City
Holladay Bank and Trust Company	Holladay
Tracy-Collins Bank and Trust Company	Salt Lake City
Valley Bank and Trust Company	South Salt Lake

STATE BANKS WITH LIMITED TRUST POWERS

Davis County Bank	Farmington
Guardian State Bank	Salt Lake City

TRUST COMPANIES

Deseret Trust Company	Salt Lake City
Steiner Trust Company	Ogden
Moore Trust Company	Salt Lake City

FOREIGN CORPORATION WITH LIMITED TRUST POWERS

Irving Trust Company	New York Corporation

NATIONAL BANKS WITH SPECIAL TRUST POWERS

First Interstate Bank of Utah, N.A.	Salt Lake City
First Security Bank of Utan, N.A.	Ogden
Zions First National Bank	Salt Lake City

CHANGES IN COMMON CAPITAL

	June 30,1984	June 30, 1985
Cache Valley Bank	548,000	850,000
Commercial Security Bank	2,875,000	2,625,000
Family Bank	547,000	607,000
Silver King State Bank	271,000	1,085,000
Sun Capital Bank	279,000	296,000
Valley Bank and Trust	18,025,000	20,082,000

CONSOLIDATED REPORTS OF CONDITION OF 49 STATE BANKS
COMPILED AS OF JUNE 30, 1965
(Dollar amounts in thousands)

ASSETS	CASH & DUE FROM BANKS	SECURITIES	FEDERAL FUNDS SOLD	LOANS & LEASES LESS UNEARNED INCOME	PREMISES & FIXED ASSETS	OTHER REAL ESTATE OWNED	OTHER ASSETS	TOTAL ASSETS
BANK OF AMERICAN FORK	2,980	7,650	18,575	33,177	723	647	675	64,277
BANK OF EPHRAIM	1,123	2,750	3,521	9,735	48	622	381	18,180
BANK OF IRON COUNTY	966	0	3,480	17,097	717	1,708	935	24,925
BANK OF UTAH	13,274	2,100	24,617	82,275	6,427	2,218	2,721	133,632
BARNES BANKING COMPANY	2,731	1,500	21,389	24,719	384	96	1,080	51,899
BASIN STATE BANK	962	900	0	10,736	1,086	767	449	14,920
BONNEVILLE BANK	2,671	1,200	210	4,148	169	302	273	12,973
BRIGHTON BANK	4,123	0	250	24,526	993	269	1,571	31,732
CACHE VALLEY BANK	1,099	400	30	6,602	43	657	478	9,329
CAPITAL CITY BANK	3,137	1,250	4,126	23,765	1,437	0	628	34,343
CENTRAL BANK & TRUST	3,359	550	21,894	44,052	2,884	1,492	2,909	77,140
CITIZENS BANK*								
CLEARFIELD STATE BANK	4,736	2,700	16,820	17,916	1,092	6	854	44,126
COMMERCIAL SECURITY BANK	80,465	0	76,266	483,066	16,264	10,018	15,001	683,080
CONTINENTAL BANK & TRUST CO.	18,440	25,625	153,081	74,066	6,205	23	3,598	281,078
COTTONWOOD SECURITY BANK	2,349	900	18	7,093	729	128	280	11,497
DAVIS COUNTY BANK	2,715	4,300	3,976	11,969	1,105	184	322	24,473
DESERET BANK	7,317	2,925	24,007	49,214	1,703	872	1,762	87,800
DIXIE STATE BANK	2,948	1,500	2,268	30,986	2,689	75	710	41,176
DRAPER BANK AND TRUST	4,541	0	8,357	48,346	1,523	630	1,110	61,547
EMPIRE STATE BANK OF LAYTON	244	295	0	1,181	406	0	40	2,165
FAMILY BANK	3,074	1,050	1,669	13,911	1,045	25	714	21,508
FAR WEST BANK	3,582	250	540	24,701	2,314	348	1,532	33,264
FIRST SECURITY STATE BANK	2,959	5,100	2,190	13,527	1,269	0	382	25,432
GOLDEN SPIKE BANK	2,305	1,860	300	1,999	6	0	179	6,589
GUARDIAN STATE BANK	3,686	620	895	17,207	584	0	1,072	24,066
GUNNISON VALLEY BANK	1,697	300	3,534	12,056	35	0	486	18,068
HERITAGE BANK & TRUST	1,388	325	1,933	10,188	430	59	143	14,466
HOLLADAY BANK & TRUST	3,059	0	1,644	8,226	601	317	329	14,176
LEWISTON STATE BANK	4,845	2,450	5,632	12,504	167	87	447	26,132
PIONEER BANK	1,020	300	819	5,040	456	127	146	7,908
PIONEER STATE BANK	667	1,900	1,817	6,003	87	49	160	10,683
ROCKY MOUNTAIN STATE BANK	1,517	700	831	10,836	201	268	405	14,758
ROCKY MOUNTAIN STATE BANK OF BOUNTIFUL	3,454	500	418	9,602	441	388	290	15,093

ASSETS	CASH & DUE FROM BANKS	SECURITIES	FEDERAL FUNDS SOLD	LOANS & LEASES LESS UNEARNED INCOME	PREMISES & FIXED ASSETS	OTHER REAL ESTATE OWNED	OTHER ASSETS	TOTAL ASSETS
SANDY STATE BANK	1,436	3,625	949	7,678	339	580	525	15,132
SILVER KING STATE BANK	1,315	1,635	351	14,859	1,041	85	374	19,660
STATE BANK OF SOUTHERN UTAH	2,889	550	7,893	41,979	1,810	511	1,246	56,878
SUN CAPITAL BANK	1,269	0	1,259	12,832	568	67	433	16,428
TRACY-COLLINS BANK & TRUST	15,868	9,600	36,432	177,922	13,796	5,480	6,304	265,402
UNION BANK	3,274	600	0	19,443	229	1,597	1,018	26,161
UNITED BANK	1,812	1,600	3,055	14,394	691	83	651	22,286
UTAH BANK & TRUST	4,880	4,500	17,026	33,467	763	701	1,389	62,726
UTAH FIRSTBANK	4,337	2,275	2,281	32,416	2,072	2,073	1,025	46,481
UTAH INDEPENDENT BANK	906	1,080	228	7,588	450	234	180	10,666
VALLEY BANK & TRUST	63,801	10,000	110,877	431,077	21,333	5,059	18,094	661,041
VALLEY CENTRAL BANK	2,586	1,592	4801	23,281	462	293	672	29,686
WASATCH BANK	2,289	650	2,125	16,539	618	674	458	23,353
WASATCH BANK OF LEHI	1,529	800	20	4,373	517	109	81	7,429
WASATCH BANK OF PLEASANT GROVE	1,868	825	713	5,489	136	173	275	9,449
TOTALS	303,441	111,122	591,120	1,995,508	99,109	40,098	74,817	3,215,215

*Figures not available from this institution.

LIABILITIES	NON-INTEREST BEARING DEPOSITS	INTEREST BEARING DEPOSITS	FEDERAL FUNDS PURCHASED	OTHER LIABILITIES	SUBORDINATED NOTES & DEBENTURES	CAPITAL	SURPLUS	CAP. RESERVES & UNDIVIDED PROFITS	TOTALS
BANK OF AMERICAN FORK	7,566	49,462	0	852	0	125	2,575	3,997	64,277
BANK OF EPHRAIM	3,287	11,940	0	177	0	50	600	2,166	18,180
BANK OF IRON COUNTY	3,146	18,867	1,197	230	0	690	847	-51	24,925
BANK OF UTAH	36,876	78,975	7,184	1,683	1,700	3,231	3,527	556	133,632
BARNES BANKING COMPANY	5,828	37,496	0	772	0	210	2,423	5,170	51,899
BASIN STATE BANK	2,040	11,492	0	107	0	935	650	304-	14,920
BONNEVILLE BANK	3,778	7,925	0	140	0	425	226	479	12,973
BRIGHTON BANK	11,468	16,610	0	1,338	0	500	1,100	716	31,732
CACHE VALLEY BANK	2,126	6,237	0	373	179	850	131	-566	9,329
CAPITAL CITY BANK	8,571	23,111	325	330	0	865	865	278	34,345
CENTRAL BANK & TRUST	12,017	55,725	0	2,091	0	628	1,572	5,217	77,140
CITIZENS BANK*									
CLEARFIELD STATE BANK	7,908	29,240	0	636	0	385	2,100	3,958	44,126
COMMERCIAL SECURITY BANK	134,325	408,375	82,962	11,466	2,500	2,625	26,700	17,108	683,080
CONTINENTAL BANK & TRUST CO	50,999	152,940	36,664	6,583	0	3,569	6,689	23,664	281,078
COTTONWOOD SECURITY BANK	2,533	7,896	0	147	0	300	300	321	11,497
DAVIS COUNTY BANK	3,854	16,475	0	789	0	100	1,000	2,255	24,473
DESERET BANK	14,452	64,066	0	978	0	100	4,000	4,206	87,800
DIXIE STATE BANK	9,190	26,628	0	2,276	0	787	970	1,445	41,176
DRAPER BANK AND TRUST	15,448	38,991	2,100	778	0	200	800	3,810	61,547
EMPIRE STATE BANK OF LAYTON	569	1,111	0	25	0	500	150	-190	2,165
FAMILY BANK	6,191	13,424	0	1,216	0	807	612	458	21,508
FAR WEST BANK	6,113	24,894	0	443	0	302	367	2,155	33,264
FIRST SECURITY STATE BANK	3,536	16,020	1,764	1,492	0	1,000	763	858	25,432
GOLDEN SPIKE BANK	921	4,697	0	75	0	100	802	6-	6,589
GUARDIAN STATE BANK	3,296	18,996	0	283	0	1,100	1,100	-711	24,066
GUNNISON VALLEY BANK	2,741	12,592	0	235	0	100	600	1,800	18,068
HERITAGE BANK & TRUST	1,952	11,175	0	137	0	400	218	584	14,466
HOLLADAY BANK & TRUST	1,889	10,417	250	130	175	702	161	452	14,176
LEWISTON STATE BANK	1,770	20,643	0	307	0	300	1,700	1,412	26,132
PIONEER BANK	1,430	4,157	500	180	0	810	1,039	-578	7,908
PIONEER STATE BANK	4,028	6,776	300	83	0	626	665	-794	10,683
ROCKY MOUNTAIN STATE BANK	2,412	10,901	0	144	0	300	750	251	14,758
ROCKY MOUNTAIN STATE BANK OF BOUNTIFUL	3,235	10,568	0	326	0	375	375	214	15,093

LIABILITIES	NON-INTEREST BEARING DEPOSITS	INTEREST BEARING DEPOSITS	FEDERAL FUNDS PURCHASED	OTHER LIABILITIES	SUBORDINATED NOTES & DEBENTURES	CAPITAL	SURPLUS	CAP. RESERVES & UNDIVIDED PROFITS	TOTALS
SANDY STATE BANK	3,648	9,874	0	544	0	500	529	37	15,132
SILVER KING STATE BANK	4,736	12,030	0	602	133	1,088	549	526	19,660
STATE BANK OF SOUTHERN UTAH	8,747	41,778	0	361	0	228	2,624	3,140	56,878
SUN CAPITAL BANK	3,848	11,768	100	79	0	296	506	431	16,428
TRACY-COLLINS BANK & TRUST	46,544	186,686	6,036	6,502	6,280	11,000	536	2,620	265,402
UNION BANK	7,283	17,780	0	223	0	665	343	-133	26,161
UNITED BANK	7,130	12,483	0	481	0	450	1,240	502	22,286
UTAH BANK & TRUST	17,121	37,884	0	422	0	1,343	2,359	3,597	62,726
UTAH FIRSTBANK	9,737	34,250	0	1,539	0	1,500	420	-915	46,481
UTAH INDEPENDENT BANK	1,303	8,126	0	411	0	462	150	214	10,666
VALLEY BANK & TRUST	130,720	431,653	31,984	21,723	600	20,082	11,910	12,429	661,041
VALLEY CENTRAL BANK	4,247	21,997	0	877	167	275	620	1,508	29,686
WASATCH BANK	4,967	15,902	50	442	0	316	1,448	230	23,353
WASATCH BANK OF LEHI	908	5,641	0	406	0	183	183	108	7,429
WASATCH BANK OF PLEASANT GROVE	1,949	6,596	0	96	0	238	415	116	9,449
TOTALS	626,230	2,079,079	171,366	70,997	10,734	62,295	89,875	104,639	3,215,215

*Figures not available from this institution.

STATE OF UTAH
OFFICE OF THE COMMISSIONER OF FINANCIAL INSTITUTIONS
Elaine B. Weis, Commissioner

LIST OF STATE BANKS WITH TOTAL RESOURCES
As of June 30, 1985

Name of Bank	City	Total Assets
Bank of American Fork	American Fork	64,277
Bank of Ephraim	Ephraim	18,180
Bank of Iron County	Parowan	24,925
Bank of Utah	Ogden	133,632
Barnes Banking Company	Kaysville	51,899
Basin State Bank	Vernal	14,920
Bonneville Bank	Provo	12,973
Brighton Bank	Salt Lake City	31,732
Cache Valley Bank	Logan	9,329
Capital City Bank	Salt Lake City	34,345
Central Bank & Trust	Springville	77,140
Citizens Bank*	Ogden	
Clearfield State Bank	Clearfield	44,126
Commercial Security Bank	Ogden	683,080
Continental Bank & Trust Co.	Salt Lake City	281,078
Cottonwood Security Bank	Salt Lake City	11,497
Davis County Bank	Farmington	24,473
Deseret Bank	Pleasant Grove	87,800
Dixie State Bank	St. George	41,176
Draper Bank & Trust	Draper	61,547
Empire State Bank of Layton	Layton	2,165
Family Bank	Ogden	21,508
Far West Bank	Provo	33,264
First Security State Bank	Salt Lake City	25,432
Golden Spike State Bank	Tremonton	6,589
Guardian State Bank	Salt Lake City	24,066
Gunnison Valley Bank	Gunnison	18,068
Heritage Bank & Trust	Salt Lake City	14,466
Holladay Bank & Trust	Salt Lake City	14,176
Lewiston State Bank	Lewiston	26,132
Pioneer Bank	Salt Lake City	7,908
Pioneer State Bank	Salt Lake City	10,683
Rocky Mountain State Bank	Salt Lake City	14,758
Rocky Mountain State Bank of Bountiful	Bountiful	15,093
Sandy State Bank	Sandy	15,132
Silver King State Bank	Park City	19,660
State Bank of Southern Utah	Cedar City	56,878
Sun Capital Bank	St. George	16,428
Tracy-Collins Bank & Trust	Salt Lake City	265,402
Union Bank	Salt Lake City	26,161
United Bank	Murray	22,286
Utah Bank & Trust	Bountiful	62,726
Utah Firstbank	Salt Lake City	46,481
Utah Independent Bank	Salina	10,666
Valley Bank & Trust	Salt Lake City	661,041
Valley Central Bank	Richfield	29,686
Wasatch Bank	Orem	23,353
Wasatch Bank of Lehi	Lehi	7,429
Wasatch Bank of Pleasant Grove	Pleasant Grove	9,449
	TOTAL	3,215,215

NATIONAL BANKS		
First Interstate Bank of Utah	Salt Lake City	915,050
First National Bank of Layton	Layton	47,262
First National Bank of Morgan	Morgan	16,171
First Security Bank of Utah, N.A.	Ogden	2,674,818
First Western National Bank	Moab	24,682
Zions First National Bank	Salt Lake City	2,233,769
	TOTAL	5,911,752

*Figures not available from this institution.

DEPARTMENT OF FINANCIAL INSTITUTIONS (Amounts in thousands)

CONSOLIDATED STATEMENT OF CONDITION OF 49 STATE BANKS* AND 6 NATIONAL BANKS AS OF JUNE 30, 1985

ASSETS		STATE BANKS		NATIONAL BANKS		TOTAL BANKS
1. Cash and due from depository institutions						
1.a. Noninterest-bearing balances and currency and coin		240,553		555,432		795,985
1.b. Interest-bearing balances		62,888		436,151		499,039
2. Securities		591,120		500,165		1,091,285
3. Federal funds sold and securities purchased under agreements to resell		111,122		416,027		527,149
4. Loans and lease financing receivables:						
a. Loans and leases, net of unearned income	2,014,928		3,781,101		5,796,029	
b. LESS: Allowance for loan and lease losses	19,450		43,743		63,193	
c. LESS: Allocated transfer risk reserve	(30)		-0-		(30)	
d. Loans and leases, net of unearned income, allowance, and reserve		1,995,508		3,737,358		5,732,866
5. Assets held in trading accounts		2,167		4,160		6,327
6. Premises and fixed assets		99,109		90,559		189,668
7. Other real estate owned		40,098		67,582		107,680
8. Investments in unconsolidated subsidiaries and associated companies		-0-		2,083		2,083
9. Customers' liability to this bank on acceptances outstanding		246		4,845		5,091
10. Intangible assets		3,153		1,235		4,388
11. Other assets		69,251		96,155		165,406
12. TOTAL ASSETS		3,215,215		5,911,752		9,126,967
LIABILITIES						
13. Deposits in domestic offices		2,705,309		4,732,913		7,438,222
(1) Noninterest-bearing	626,230		1,047,648		1,673,878	
(2) Interest-bearing	2,079,079		3,685,265		5,764,344	
14. Federal funds purchased and securities sold under agreements to repurchase		171,366		576,957		748,323
15. Demand notes issued to the U.S. Treasury		12,248		39,908		52,156
16. Other borrowed money		2,641		13,495		16,136
17. Mortgage indebtedness and obligations under capitalized leases		11,934		6,691		18,625
18. Bank's liability on acceptances executed and outstanding		246		4,845		5,091
19. Notes and debentures subordinated to deposits		10,734		48,134		58,868
20. Other liabilities		43,928		119,536		163,464
21. TOTAL LIABILITIES		2,958,406		5,542,479		8,500,885
22. Limited-life preferred stock		-0-		-0-		-0-
EQUITY CAPITAL						
23. Perpetual preferred stock	600		-0-		600	
24. Common stock	61,695		52,957		114,652	
25. Surplus	89,875		111,010		200,885	
26. Undivided profits and capital reserves	104,639		205,306		309,945	
27. Cumulative foreign currency translation adjustments	-0-		-0-		-0-	
28. TOTAL EQUITY CAPITAL		256,809		369,273		626,082
29. TOTAL LIABILITIES AND EQUITY CAPITAL		3,215,215		5,911,752		9,126,967

*Figures from Citizens Bank not available.

STATE OF UTAH
OFFICE OF THE COMMISSIONER OF FINANCIAL INSTITUTIONS
Elaine B. Weis, Commissioner

LIST OF STATE BANKS WITH TOTAL RESOURCES
As of March 31, 1985

Name of Bank	City	Total Assets
Bank of American Fork	American Fork	60,521
Bank of Ephraim	Ephraim	17,932
Bank of Iron County	Parowan	25,429
Bank of Utah	Ogden	130,108
Barnes Banking Company	Kaysville	49,244
Basin State Bank	Vernal	16,002
Bonneville Bank	Provo	11,946
Bountiful Valley Bank	Bountiful	16,239
Brighton Bank	Salt Lake City	31,355
Cache Valley Bank	Logan	9,419
Capital City Bank	Salt Lake City	32,749
Central Bank & Trust	Springville	74,119
Citizens Bank	Ogden	95,470
Clearfield State Bank	Clearfield	42,052
Commercial Security Bank	Ogden	707,530
Continental Bank & Trust Co.	Salt Lake City	331,101
Cottonwood Security Bank	Salt Lake City	12,635
Davis County Bank	Farmington	23,208
Deseret Bank	Pleasant Grove	84,511
Dixie State Bank	St. George	37,797
Draper Bank & Trust	Draper	59,454
Empire State Bank of Layton	Layton	2,221
Family Bank	Ogden	20,067
Far West Bank	Provo	33,961
First Security State Bank	Salt Lake City	25,199
Golden Spike State Bank	Tremonton	6,730
Guardian State Bank	Salt Lake City	20,791
Gunnison Valley Bank	Gunnison	17,586
Heritage Bank & Trust	Salt Lake City	13,886
Holladay Bank & Trust	Salt Lake City	14,453
Lewiston State Bank	Lewiston	25,636
Pioneer Bank	Salt Lake City	9,248
Pioneer State Bank	Salt Lake City	10,623
Rocky Mountain State Bank	Salt Lake City	14,901
Rocky Mountain State Bank of Bountiful	Bountiful	13,544
Sandy State Bank	Sandy	12,669
Silver King State Bank	Park City	21,927
State Bank of Southern Utah	Cedar City	54,799
Sun Capital Bank	St. George	15,497
Tracy-Collins Bank & Trust	Salt Lake City	269,208
Union Bank	Salt Lake City	24,271
United Bank	Murray	19,859
Utah Bank & Trust	Bountiful	63,516
Utah Firstbank	Salt Lake City	48,873
Utah Independent Bank	Salina	10,551
Valley Bank & Trust	Salt Lake City	613,190
Valley Central Bank	Richfield	32,229
Wasatch Bank	Orem	23,241
Wasatch Bank of Lehi	Lehi	7,199
Wasatch Bank of Pleasant Grove	Pleasant Grove	8,956
Weber Valley Bank	Ogden	24,459
	TOTAL	3,348,111

NATIONAL BANKS

First Interstate Bank of Utah	Salt Lake City	913,131
First National Bank of Layton	Layton	46,685
First National Bank of Morgan	Morgan	15,502
First Security Bank of Utah, N.A.	Ogden	2,603,909
First Western National Bank	Moab	25,215
Zions First National Bank	Salt Lake City	2,100,398
	TOTAL	5,704,840

STATE OF UTAH
OFFICE OF THE COMMISSIONER OF FINANCIAL INSTITUTIONS
Elaine B. Weis, Commissioner

LIST OF STATE BANKS WITH TOTAL RESOURCES
As of December 31, 1984

Name of Bank	Location	(Amounts in thousands) Total Resources
Bank of American Fork	American Fork	61,123
Bank of Ephraim	Ephraim	20,834
Bank of Iron County	Parowan	25,013
Bank of Utah	Ogden	132,157
Barnes Banking Company	Kaysville	50,769
Basin State Bank	Vernal	16,922
Bonneville Bank	Provo	11,765
Bountiful Valley Bank	Bountiful	16,253
Brighton Bank	Salt Lake City	30,907
Cache Valley Bank	Logan	9,377
Capital City Bank	Salt Lake City	32,633
Central Bank & Trust	Springville	76,578
Citizens Bank	Ogden	97,802
Clearfield State Bank	Clearfield	42,715
Commercial Security Bank	Ogden	717,666
Continental Bank & Trust	Salt Lake City	360,897
Cottonwood Security Bank	Salt Lake City	11,129
Davis County Bank	Farmington	24,447
Deseret Bank	Pleasant Grove	87,173
Dixie State Bank	St. George	37,492
Draper Bank & Trust	Draper	57,356
Empire State Bank of Layton	Layton	2,442
Family Bank	Ogden	22,887
Far West Bank	Provo	35,587
First Security State Bank	Salt Lake City	26,974
Golden Spike State	Tremonton	7,527
Guardian State Bank	Salt Lake	21,130
Gunnison Valley Bank	Gunnison	18,178
Heritage Bank & Trust	Salt Lake City	14,048
Holladay Bank & Trust	Salt Lake City	13,943
Lewiston State Bank	Lewiston	26,956
Pioneer Bank	Salt Lake City	7,933
Pioneer State Bank	Salt Lake City	10,359
Rocky Mountain State Bank	Salt Lake City	15,549
Rocky Mountain State Bank of Bountiful	Bountiful	12,912
Sandy State Bank	Sandy	14,322
Silver King State Bank	Park City	20,259
State Bank of Southern Utah	Cedar City	56,640
Sun Capital Bank	St. George	15,026
Tracy-Collins Bank & Trust	Salt Lake City	281,198
Union Bank	Salt Lake City	26,910
United Bank	Murray	20,770
Utah Bank & Trust	Bountiful	61,837
Utah Firstbank	Salt Lake City	49,054
Utah Independent Bank	Salina	10,435
Valley Bank & Trust Co.	Salt Lake City	635,763
Valley Central Bank	Richfield	32,297
Wasatch Bank	Orem	24,894
Wasatch Bank of Lehi	Lehi	7,364
Wasatch Bank of Pleasant Grove	Pleasant Grove	8,805
Weber Valley Bank	Ogden	24,422
	TOTAL	3,447,429
NATIONAL BANKS		
First Interstate Bank of Utah, N.A.	Salt Lake City	962,657
First National Bank of Layton	Layton	49,711
First National Bank of Morgan	Morgan	15,653
First Security Bank of Utah, N.A.	Ogden	2,682,088
First Western National Bank	Moab	27,529
Zions First National Bank	Salt Lake City	2,462,500
	TOTAL	6,200,138

DEPARTMENT OF FINANCIAL INSTITUTIONS (Amounts in thousands)

CONSOLIDATED STATEMENT OF CONDITION OF 51 STATE BANKS AND 6 NATIONAL BANKS AS OF MARCH 31, 1985

ASSETS		STATE BANKS		NATIONAL BANKS		TOTAL BANKS
1.Cash and balances due from depository institutions:						
a.Noninterest bearing balances and currency and coin		238,954		513,960		752,914
b.Interest-bearing balances		62,951		400,713		463,664
2.Securities		639,193		524,634		1,163,827
3.Federal fund sold and securities purchased under agreements to resell		140,355		437,178		577,533
4.Loans and lease financing receivables:						
a.Loans and leases, net of unearned income	2,065,033		3,613,577		5,678,610	
b.LESS: Allowance for loan and lease losses	21,114		43,697		64,811	
c.LESS: Allocated transfer risk reserve	-0-		-0-		-0-	
d.Loans and leases, net of unearned income, allowance and reserve		2,043,919		3,569,880		5,613,799
5.Assets held in trading accounts		420		5,066		5,486
6.Premises and fixed assets (including capitalized leases)		101,334		90,695		192,029
7.Other real estate owned		43,034		68,498		111,532
8.Investments in unconsolidated subsidiaries and associated companies		-0-		2,063		2,063
9.Customers' liability to bank on acceptances outstanding		-0-		525		525
10.Intangible assets		744		1,287		2,031
11.Other assets		77,207		90,341		167,548
12.TOTAL ASSETS		3,348,111		5,704,840		9,052,951
LIABILITIES:						
13.Deposits in domestic offices		2,782,178		4,556,945		7,339,123
1.Noninterest bearing	604,421		968,201		1,572,622	
2.Interest bearing	2,177,757		3,588,744		5,766,501	
14.Federal funds purchased and securities sold under agreements to repurchase		226,821		577,157		803,978
15.Demand notes issued to the U. S. Treasury		11,621		29,587		41,208
16.Other borrowed money		2,873		6,958		9,831
17.Mortgage indebtedness and obligations under capitalized leases		13,364		6,934		20,298
18.Bank's liability on acceptances executed and outstanding		-0-		525		525
19.Notes and debentures subordinated to deposits		10,745		48,180		58,925
20.Other liabilities		42,941		117,011		159,952
21.TOTAL LIABILITIES		3,090,543		5,343,297		8,433,840
22.Limited-life preferred stock		-0-		-0-		-0-
EQUITY CAPITAL:						
23.Perpetual preferred stock	1,075		-0-		1,075	
24.Common stock	62,164		52,957		115,121	
25.Surplus	03,450		111,010		204,460	
26.Undivided profits and capital reserves	100,879		197,576		298,455	
27.Cumulative foreign currency translation adjustments	-0-		-0-		-0-	
28.TOTAL EQUITY CAPITAL		257,568		361,543		619,111
TOTAL LIABILITIES AND EQUITY CAPITAL		3,348,111		5,704,840		9,052,951

STATE OF UTAH
OFFICE OF THE COMMISSIONER OF FINANCIAL INSTITUTIONS
Elaine B. Weis, Commissioner

LIST OF STATE BANKS WITH TOTAL RESOURCES
As of September 30, 1984

(Amounts in thousands)

Name of Bank	Location	Total Resources
Bank of American Fork	American Fork	58,730
Bank of Ephraim	Ephraim	18,005
Bank of Iron County	Parowan	24,092
Bank of Utan	Ogden	131,385
Barnes Banking Company	Kaysville	48,939
Basin State Bank	Vernal	16,373
Bonneville Bank	Provo	13,723
Bountiful Valley Bank	Bountiful	17,708
Brighton Bank	Salt Lake City	27,940
Cache Valley Bank	Logan	9,380
Capital City Bank	Salt Lake City	30,759
Central Bank & Trust	Springville	72,901
Citizens Bank	Ogden	93,586
Clearfield State Bank	Clearfield	42,531
Commercial Security Bank	Ogden	658,541
Continental Bank & Trust	Salt Lake City	321,605
Cottonwood Security Bank	Salt Lake City	9,380
Davis County Bank	Farmington	28,448
Deseret Bank	Pleasant Grove	82,324
Dixie State Bank	St. George	36,486
Draper Bank & Trust	Draper	54,202
Empire State Bank of Layton	Layton	2,269
Family Bank	Ogden	18,669
Far West Bank	Provo	33,135
First Security State Bank	Salt Lake City	27,844
Golden Spike State	Tremonton	7,788
Guardian State Bank	Salt Lake	21,069
Gunnison Valley Bank	Gunnison	17,181
Heritage Bank & Trust	Salt Lake City	13,296
Holladay Bank & Trust	Salt Lake City	12,754
Lewiston State Bank	Lewiston	24,893
Pioneer Bank	Salt Lake City	8,290
Pioneer State Bank	Salt Lake City	10,171
Rocky Mountain State Bank	Salt Lake City	15,004
Rocky Mountain State Bank of Bountiful	Bountiful	12,552
Sandy State Bank	Sandy	14,260
Silver King State Bank	Park City	18,509
State Bank of Southern Utah	Cedar City	52,071
Sun Capital Bank	St. George	13,548
Tracy-Collins Bank & Trust	Salt Lake City	292,941
Union Bank	Salt Lake City	23,837
United Bank	Murray	19,108
Utah Bank & Trust	Bountiful	62,237
Utah Firstbank	Salt Lake City	51,430
Utah Independent Bank	Salina	9,999
Valley Bank & Trust Co.	Salt Lake City	590,179
Valley Central Bank	Richfield	34,227
Wasatch Bank	Orem	23,265
Wasatch Bank of Lehi	Lehi	7,505
Wasatch Bank of Pleasant Grove	Pleasant Grove	8,917
Weber Valley Bank	Ogden	21,495
	TOTAL	3,265,481

NATIONAL BANKS

First Interstate Bank of Utah, N.A.	Salt Lake City	931,993
First National Bank of Layton	Layton	47,355
First National Bank of Morgan	Morgan	15,489
First Security Bank of Utah, N.A.	Ogden	2,494,927
First Western National Bank	Moab	27,482
Zions First National Bank	Salt Lake City	2,445,691
	TOTAL	5,962,937

Deseret Trust Company
Salt Lake City, Utan

Statement of Condition as of June 30, 1985

ASSETS	
Cash and due from banks	3,000
U. S. Treasury Securities	30,000
Obligations of States and political subdivisions	54,000
Federal Funds sold and securities purchased under agreements to resell in domestic offices	65,000
Bank premises, furniture & fixtures, and other assets representing bank premises	75,000
Other assets	229,000
TOTAL ASSETS	456,000
LIABILITIES	
Other liabilities	94,000
TOTAL LIABILITIES	94,000
EQUITY CAPITAL	
Common stock	100,000
Surplus	50,000
Undivided profits	212,000
TOTAL EQUITY CAPITAL	362,000
TOTAL LIABILITIES AND EQUITY CAPITAL	456,000

Moore Trust Company
Salt Lake City, Utah

Statement of Condition as of June 30, 1985

ASSETS	
Cash and due from banks	14,000
Bank premises, furniture & fixtures, and other assets representing bank premises	11,000
Other assets	89,000
TOTAL ASSETS	114,000
LIABILITIES	
Other liabilities	13,000
TOTAL LIABILITIES	13,000
EQUITY CAPITAL	
Common stock	150,000
Surplus	100,000
Undivided Profits	(149,000)
TOTAL EQUITY CAPITAL	101,000
TOTAL LIABILITIES AND EQUITY CAPITAL	114,000

Steiner Trust Company
Ogden, Utah

Statement of Condition as of June 30, 1985

ASSETS	
Cash - Checking account	1,984
Time certificate of deposit	70,994
TOTAL ASSETS	72,978
LIABILITIES	
Accrued income taxes	719
TOTAL LIABILITIES	719
EQUITY CAPITAL	
Capital stock	25,000
Paid-in Surplus	15,000
Retained earnings	32,259
TOTAL EQUITY CAPITAL	72,259
TOTAL LIABILITIES AND EQUITY CAPITAL	72,978

ANALYSIS OF EARNINGS - PROFITS - DIVIDENDS AND CHANGES
IN TOTAL CAPITAL ACCOUNTS FOR STATE BANKS
AS OF DECEMBER 31, 1983
(In thousands of dollars)

SOURCES AND DISPOSITION OF INCOME	
OPERATING INCOME:	
Interest and fees on loans	238,642
Interest on balances with depository institutions	9,568
Income on Federal funds and securities purchased under agreements to resell	16,673
Interest and dividends on investments	58,026
Interest from direct lease financing	630
Income from fiduciary activities	2,648
Service charges, commissions, and fees	32,304
Other income	6,561
Total Operating Income	365,052
OPERATING EXPENSES:	
Salaries and employee benefits	69,214
Interest on deposits	163,443
Expense of federal funds purchased and securities sold under agreements to repurchase in domestic offices	14,937
Interest on other borrowed money	1,932
Occupancy expense and bank premises - net, and furniture and equipment expense	22,589
Provision for possible loan losses	14,753
Other expenses	48,570
Total Operating Expenses	336,975
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES	28,077
APPLICABLE INCOME TAXES	7,427
INCOME BEFORE SECURITIES GAINS OR LOSSES	20,650
SECURITIES GAINS (LOSSES) NET	153
EXTRAORDINARY ITEMS, NET OF TAX EFFECT	---
NET INCOME	20,803
CASH DIVIDENDS DECLARED ON COMMON STOCK	10,454
CASH DIVIDENDS DECLARED ON PREFERRED STOCK	200

ANALYSIS OF EARNINGS - PROFITS - DIVIDENDS AND CHANGES
IN TOTAL CAPITAL ACCOUNTS FOR STATE BANKS
AS OF DECEMBER 31, 1984
(In thousands of dollars)

Interest income:	
Interest and fee income on loans:	
Total Loans	37,449
Real estate loans	55,221
Installment Loans	31,051
Credit cards and related plans	54,892
Commercial (time and demand) and all other loans	132,414
Income from lease financing receivables	3,243
Interest income on balances due from depository institutions	2,290
Interest and dividend income on securities	74,914
Interest income from assets held in trading accounts	102
Interest income on federal funds sold and securities purchased under agreements to resell	33,405
Total interest income	424,981
Interest expense:	
Interest on deposits:	
Interest on time certificates of $100,000 or more	50,612
Interest on other deposits	177,995
Expense of federal funds purchased and securities sold under agreements to resell	32,794
Interest on demand notes issued to the U. S. Treasury and on other borrowed money	2,249
Interest on mortgage indebtedness and obligations under capitalized leases	1,065
Interest on notes and debentures subordinated to deposits	2,548
Total interest expense	267,263
Net Interest Income	157,718
Provisions:	
Provision for loan and lease losses	22,324
Provision for allocated transfer risk	-0-
Noninterest income:	
Service charges on deposit accounts	20,855
Other noninterest income	21,624
Total noninterest income	42,479
Gains (losses) on securities not held in trading accounts	10
Noninterest expense:	
Salaries and employee benefits	66,643
Expenses of premises and fixed assets	22,933
Other noninterest expense	56,263
Total noninterest expense	145,839
Income (loss) before income taxes and extraordinary items and other adjustments	32,044
Applicable income taxes	3,215
Income (loss) before extraordinary items and other adjustments	28,829
Extraordinary items and other adjustments:	
Extraordinary items and other adjustments, gross of income taxes	(109)
Applicable income taxes	116
Extraordinary items and other adjustments, net of income taxes	(225)
Net income	28,604

ANALYSIS OF EARNINGS - PROFITS - DIVIDENDS AND CHANGES
IN TOTAL CAPITAL ACCOUNTS FOR STATE BANKS
AS OF JUNE 30, 1985
(In thousands of dollars)

SOURCES AND DISPOSITION OF INCOME		
Interest and fee income on loans:		
Total loans	17,443	
Real estate loans	32,444	
Installment loans	22,545	
Credit cards and related plans	4,834	
Commercial and all other loans	51,314	
Income from lease financing receivables	1,027	
Interest income on balances due from depository institutions	3,125	
Interest and dividend income on securities	29,094	
Interest income from assets held in trading accounts	266	
Interest income on federal funds sold and securities purchased under agreements to resell	5,214	
Total interest income		167,306
Interest on time certificates	19,212	
Interest on other deposits	64,552	
Expense of federal funds purchased and securities sold	7,761	
Interest on demand notes issued to U.S. Treasury	537	
Interest on mortgage indebtedness	574	
Interest on notes and debentures	637	
Total interest expense		93,273
Net interest income		74,033
Provisions		
Provision for loan and lease losses		9,038
Provision for allocated transfer risk		-0-
Noninterest income		
Service charges on deposit accounts	9,732	
Other noninterest income	11,994	
Total noninterest income		21,726
Gains (losses) on securities not held in trading accounts		2,061
Noninterest expense		
Salaries and employee benefits	35,353	
Expenses of premises and fixed assets	11,425	
Other noninterest expense	26,478	
Total noninterest expense		73,256
Income (loss) before income taxes		15,526
Applicable income taxes		3,412
Income (loss) before extraordinary items and other adjustments		12,114
Extraordinary items and other adjustments		
Extraordinary items and other adjustments, gross of income taxes	7	
Applicable income taxes		
Extraordinary items and other adjustments, net of income taxes		7
Net income		12,121

DEPARTMENT OF FINANCIAL INSTITUTIONS
CONSOLIDATED STATEMENT OF CONDITION OF 51 STATE BANKS AND 6 NATIONAL BANKS AS OF DECEMBER 31, 1984

(Amounts in thousands)

ASSETS		STATE BANKS		NATIONAL BANKS		TOTAL BANKS
1.Cash and due from depository institutions:						
a.Noninterest-bearing balances and currency and coin		319,321		694,227		1,013,548
b.Interest-bearing balances		66,798		362,423		429,221
2.Securities		637,646		556,737		1,194,383
3.Federal funds sold and securities purchased under agreements to resell		201,313		723,107		924,420
4.Loans and lease financing receivables:						
a.Loans and leases, net of unearned income	2,011,866		3,620,916		5,632,782	
b.LESS: Allowance for loan and lease losses	19,523		42,464		61,987	
c.LESS: Allocated transfer risk reserve	-0-		-0-		-0-	
d.Loans and leases, net of unearned income, allowance, and reserve		1,992,343		3,578,452		5,570,795
5.Assets held in trading accounts		1,636		1,124		2,760
6.Premises and fixed assets		102,941		92,422		195,363
7.Other real estate owned		45,109		69,123		114,232
8.Investments in unconsolidated subsidiaries and associated companies		-0-		1,996		1,996
9.Customers' liability to this bank on acceptances outstanding		-0-		3,269		3,269
10.Intangible assets		435		1,339		1,774
11.Other assets		79,887		115,919		195,806
12.TOTAL ASSETS		3,447,429		6,200,138		9,647,567
LIABILITIES						
13.Deposits:						
a.In domestic offices		2,877,946		4,688,762		7,566,708
1.Noninterest-bearing	709,215		1,135,808		1,845,023	
2.Interest-bearing	2,168,731		3,552,954		5,721,685	
14.Federal funds purchased and securities sold under agreements to repurchase		225,301		882,099		1,107,400
15.Demand notes issued to the U. S. Treasury		13,293		36,275		49,568
16.Other borrowed money		2,492		56,171		58,663
17.Mortgage indebtedness and obligations under capitalized leases		13,711		7,050		20,761
18.Bank's liability on acceptances executed and outstanding		-0-		3,269		3,269
19.Notes and debentures subordinated to deposits		12,935		48,216		61,151
20.Other liabilities		47,316		123,351		170,667
21.TOTAL LIABILITIES		3,192,994		5,845,193		9,038,187
22.Limited-life preferred stock		-0-		-0-		-0-
EQUITY CAPITAL						
23.Perpetual preferred Stock	1,090		-0-		1,090	
24.Common stock	62,385		52,957		115,342	
25.Surplus	91,909		111,010		202,919	
26.Undivided profits and capital reserves	99,051		190,978		290,029	
27.Cumulative foreign currency translation adjustments	-0-		-0-		-0-	
28.TOTAL EQUITY CAPITAL		254,435		354,945		609,380
29.TOTAL LIABILITIES AND EQUITY CAPITAL		3,447,429		6,200,138		9,647,567

DEPARTMENT OF FINANCIAL INSTITUTIONS

(Amounts in thousands)

CONSOLIDATED STATEMENT OF CONDITION OF 51 STATE BANKS AND 6 NATIONAL BANKS AS OF SEPTEMBER 30, 1984

ASSETS		STATE BANKS		NATIONAL BANKS		TOTAL BANKS
1.Cash and balances due from depository institutions:						
a.Noninterest-bearing balances and currency and coin		246,019		494,359		740,378
b.Interest-bearing balances		56,599		361,534		418,133
2.Securities		669,626		619,999		1,289,625
3.Federal funds sold and securities purchased under agreements to resell		151,565		822,258		973,823
4.Loans and lease financing receivables:						
a.Loans and leases, net of unearned income	1,927,874		3,429,984		5,357,858	
b.LESS: Allowance for loan and lease losses	18,533		40,297		58,830	
c.LESS: Allocated transfer risk reserve	-0-		-0-		-0-	
d.Loans and leases, net of unearned income, allowance, and reserve		1,909,341		3,389,687		5,299,028
5.Assets held in trading accounts		5,287		4,292		9,579
6.Premises and fixed assets (including capitalized leases)		103,977		92,817		196,794
7.Other real estate owned		42,778		67,811		110,589
8.Investments in unconsolidated subsidiaries and associated companies		-0-		718		718
9.Customers' liability to this bank on acceptances outstanding		-0-		3,120		3,120
10.Intangible assets		437		1,230		1,667
11.Other assets		79,852		105,112		184,964
12.TOTAL ASSETS		3,265,481		5,962,937		9,228,418
LIABILITIES						
13.Deposits:						
a.In domestic offices:		2,736,568		4,582,881		7,319,449
1.Noninterest-bearing	638,084		984,367		1,622,451	
2.Interest-bearing	2,098,484		3,598,514		5,696,998	
14.Federal funds purchased and securities sold under agreements to repurchase		184,758		798,945		983,703
15.Demand notes issued to the U. S. Treasury		18,039		40,242		58,281
16.Other borrowed money		2,490		12,082		14,572
17.Mortgage indebtedness and obligations under capitalized leases		13,229		7,076		20,305
18.Bank's liability on acceptances executed and outstanding		-0-		3,120		3,120
19.Notes and debentures subordinated to deposits		13,027		48,819		61,846
20.Other liabilities		44,621		123,537		168,158
21.TOTAL LIABILITIES (excluding subordinated notes and debentures)		3,012,732		5,616,702		8,629,434
22.Limited life preferred stock		-0-		-0-		-0-
EQUITY CAPITAL						
23.Perpetual preferred Stock	1,090		-0-		1,090	
24.Common stock	62,264		52,957		115,221	
25.Surplus	91,734		113,473		205,207	
26.Undivided profits and capital reserves	97,661		179,805		277,466	
27.Cumulative foreign currency translation adjustments	-0-		-0-		-0-	
TOTAL EQUITY CAPITAL		252,749		346,235		598,984
TOTAL LIABILITIES AND EQUITY CAPITAL		3,265,481		5,962,937		9,228,418

NATIONAL BANKS IN THE STATE OF UTAH

As of June 30, 1985

Name of Bank	City	County	President	Cashier
American Investment Bank, N.A.	Salt Lake City	Salt Lake	Duane R. Bullough (Acting President)	Duane R. Bullough
First Interstate Bank of Utah, N.A.	Salt Lake City	Salt Lake	Leon G. Harmon	Gary F. Matern
First National Bank of Layton	Layton	Davis	Ralph W. Firth	Kent Dee Smith
First National Bank of Morgan	Morgan	Morgan	Grant Francis	Richard K. Sommers
First Security Bank of Utah, N.A.	Ogden	Weber	Robert T. Heiner	Robert L. Richardson
First Western National Bank	Moab	Grand	I. D. Nightingale	Frankie Nightingale
Zions First National Bank	Salt Lake City	Salt Lake	Ronald S. Hanson	G. Donald Rocha

SAVINGS/BUILDING AND LOAN ASSOCIATIONS

SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AND BRANCHES
AS OF JUNE 30, 1985

Name of Association	Location
American Savings and Loan Association - 77 West 2nd South	Salt Lake City
63 South Main	Salt Lake City
7000 South 2000 East	Salt Lake City
7134 South Redwood Road	West Jordan
American Fork	American Fork
Bountiful	Bountiful
Brickyard	Salt Lake City
Cedar City	Cedar City
Delta	Delta
Edgemont	Provo
Fashion Place	Murray
Layton	Layton
Logan	Logan
Oakwood	Murray
Ogden - Harrison	Ogden
Ogden - Washington	Ogden
Orem	Orem
Provo	Provo
Roy	Roy
Salt Lake City - Sugarhouse	Salt Lake City
Salt Lake City - Foothill	Salt Lake City
Salt Lake City - Olympus	Salt Lake City
Sandy - 9400 South	Sandy
Springville	Springville
St. George	St. George
West Valley	West Valley City
HAWAII DIVISION OFFICES	
Aiea	
Ewa Beach	
Hanapepe	
Hilo	
Honolulu (13)	
Kahului	
Kailua-Hahani St.	
Kailua-Kona	
Kanoehe	
Kapaa	
Kaunakakai	
Kealakekua	
Kihei	
Lahaina	
Linue	
Mililani	
Pearl City (2)	
Pukalani	
Wahiawa	
Wailuku	
Waimea	
Waipahu	
OREGON	
Albany	
Astoria	
Beaverton	
Canby	
Clakamas	
Clatskanie	
Corvallis	
Eugene (3)	
Grants Pass	
Gresham	
Klamath Falls	
Medford	
Milwaukie (2)	
Oregon City (1)	
Portland (18)	

Name of Association	Location
American Savings and Loan Association, cont.	
Salem (4)	
Seaside	
Springfield	
Tigard (2)	
Tillamook	
Tualatin	
Warrentown	
First Charter Savings Bank dba Heritage Savings and Loan Association	St. George
Home Savings and Loan Association	Salt Lake City
116 South Main Street	Salt Lake City
2205 East 21st South	Salt Lake City
Logan Savings and Loan Association	Logan
Tremonton	Tremonton
Cache Valley Mall	Logan
MountainWest Savings and Loan Association	Ogden
Five Points	Ogden
Millcreek	Salt Lake City
Newgate	Ogden
Sandy	Sandy
West Valley	West Valley City
ZCMI Downtown	Salt Lake City
WYOMING	
Cheyenne (2)	
Payson Building and Loan Society	Payson
Summit Savings and Loan Association	Park City
140 South Main Street	Salt Lake City
United Savings and Loan Association - 4185 Harrison Blvd.	Ogden
Bountiful	Bountiful
Crossroads Mall	Salt Lake City
Layton	Layton
4th South	Salt Lake City
2462 Washington Blvd.	Ogden
5648 South Redwood Road	Taylorsville
7000 Soutn	Salt Lake City
7991 So. Redwood Road	West Jordan
IDAHO	
Idano Falls	
Wasnington Savings Bank	Salt Lake City
2080 East 4800 South	Salt Lake City
Hurricane	Hurricane
Kanab	Kanab
Moab	Moab
Sandy	Sandy
St. George	St. George
OREGON	
Coos Bay	
Lincoln City	
McMinnville	
Newport	
WASHINGTON	
Des Moines	
Nortn Bend	
Wallingford	
Western Savings and Loan Company	Salt Lake City
Cottonwood	Salt Lake City
Fasnion Place Mall	Murray

Name of Association	Location
Western Savings and Loan Company, cont.	
Sugarhouse	Salt Lake City
Provo	Provo
OREGON	
Portland (5)	
Beaverton	
WASHINGTON	
Seattle	
Vancouver	
CALIFORNIA	
Los Angeles	

OPERATING SAVINGS/BUILDING AND LOAN ASSOCIATIONS AND BRANCHES IN UTAH:

SAVINGS/BUILDING AND LOAN ASSOCIATIONS - June 30, 1985----------10
BRANCHES - June 30, 1985----------54
SAVINGS/BUILDING AND LOAN ASSOCIATIONS - June 30, 1984----------11
BRANCHES - June 30, 1984----------64

Foreign Savings and Loans with Branches in Utah:

Sandia Federal Savings and Loan Association
Benj Franklin Federal Savings and Loan Association

Branches Approved But Not Opened:	Date Approved
MountainWest Savings & Loan 4401 Harrison Blvd., Ogden	2-6-85

Branches Approved:	Date Approved	Date Opened
Washington Savings Bank 8375 South Sandy Parkway, Sandy	6-29-84	11-19-84

Branches Closed:	Date Closed
American Savings & Loan Kaysville	10-5-84
MountainWest Savings & Loan Layton	10-15-84
MountainWest Savings & Loan Orem	10-15-84

Savings and Loan Associations Closed:

State Savings & Loan's liabilities were assumed by Sandia Federal Savings and Loan Association and Hawaii liabilities by First Nationwide. Assets were retained by FSLIC for liquidation. Utah branches became branches of Sandia.

STATE OF UTAH
Office of the Commissioner of Financial Institutions
Elaine B. Weis, Commissioner

REPORT SHOWING CONDITION OF TEN SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AT THE CLOSE OF BUSINESS JUNE 30, 1985

ASSETS

Items		*10 Associations June 30, 1985
Cash and due from Depository Institutions		66,367,613
Investment Securities		226,198,995
Net Mortgage Loans (Less: Loans in Process, Unearned Discount Deferred Loan Fees, Specific Reserves, and Valuation Allowances)		2,889,798,255
Net Commercial Loans and Leases (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)		82,873,307
Net Consumer Loans and Leases: (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)		186,280,816
Premises, Furniture, Fixtures and Leasehold Improvements		74,628,364
Investment in Affiliate(s)		78,819,481
Accrued Interest Receivable		50,528,331
Real Estate Owned		58,111,559
Real Estate Investments		49,669,220
Other Assets		279,862,315
TOTAL ASSETS		4,043,138,256

LIABILITIES

Deposits - Individual, Partnerships, or Corporations	2,985,483,426	
Deposits - U. S. Government	90,911	
Deposits - State and Political Subdivisions	155,079,980	
TOTAL DEPOSITS		3,140,654,317
FHLB Advances		576,137,295
Other Borrowed Money and Subordinated Debentures Not Qualifying for Net Worth		71,616,104
Mortgage-Backed Bonds		32,015,039
Advance Payments by Borrowers		23,870,935
Other Liabilities		68,394,421
TOTAL LIABILITIES		3,912,688,111

REGULATORY NET WORTH

Capital Stock	5,865,563
Paid-in Surplus	90,001,892
Qualifying Mutual Capital Certificates	109
Income Capital/Net Worth Certificates	6,019
Qualifying Subordinated Debentures	187
Appraised Equity Capital	10,616,000
Reserves, Undivided Profits, and Net Undistributed Income	23,960,375
TOTAL REGULATORY NET WORTH	130,450,145
TOTAL LIABILITIES AND REGULATORY NET WORTH	4,043,138,256

STATE OF UTAH

Office of the Commissioner of Financial Institutions

Salt Lake City

Comparative Statement of Total Assets of Eleven State-Chartered Savings/
Building and Loan Associations

As of December 31, 1984

And Total Assets of Eleven Savings/Building and Loan Associations
As of December 31, 1983

Elaine B. Weis, Commissioner

Name of State Savings/Building and Loan Association	City	December 30, 1984	December 30, 1983
American Savings and Loan Association	Salt Lake City	2,653,956,000	2,342,067,193
Heritage Savings and Loan Association	St. George	154,750,000	45,384,312
Home Savings and Loan	Salt Lake City	24,275,000	24,015,768
Logan Savings & Loan Association	Logan	61,553,000	59,776,483
MountainWest Savings and Loan	Ogden	363,730,000	251,770,340
Payson Building and Loan	Payson	200,541	237,031
State Savings and Loan Association	Salt Lake City	649,943,000	678,207,613
Summit Savings and Loan Association	Park City	204,897,490	102,276,377
United Savings and Loan	Ogden	130,978,245	90,529,190
Washington Savings Bank	St. George	133,763,742	64,394,386
Western Savings and Loan Company	Salt Lake City	515,626,000	411,202,645
	TOTALS	4,893,673,018	4,069,861,338

STATE SAVINGS/BUILDING AND LOAN ASSOCIATIONS

AS OF JUNE 30, 1985

Name of Association	City	County	Organized	President	Secretary
American Savings and Loan Association	Salt Lake City	Salt Lake	1923	J. Alan Blodgett	Loren Ronnow
First Charter Savings Bank, dba Heritage Savings and Loan Association	St. George	Washington	1917	Richard M. Mathis	John E. Ross
Home Savings and Loan Association	Salt Lake City	Salt Lake	1916	Fred A. Smolka	Orin R. Woodbury
Logan Savings and Loan Association	Logan	Cache	1913	E. Jay Berry	Richard L. Bracken
MountainWest Savings and Loan Association	Ogden	Weber	1922	M. LeRoy Mecham	William G. Gibbs
*Payson Building and Loan Society	Payson	Utah	1920	Lynn Page	Sherman Loveless
Summit Savings and Loan Association	Park City	Summit	1979	Dean S. Berrett	Kenith E. Lott
United Savings and Loan Association	Ogden	Weber	1956	Paul A. Neuenshwander	La Verne Neilson
Washington Savings Bank	Salt Lake City	Salt Lake	1973	D. Gary Alvey	Peter K. Ringger
Western Savings and Loan Company	Salt Lake City	Salt Lake	1892	Christopher J. Sumner	Brian O. Casper

*Indicates not insured with Federal Savings and Loan Insurance Corporation

STATE OF UTAH

Office of the Commissioner of Financial Institutions

Salt Lake City

Comparative Statement of Total Assets of Ten State-Chartered Savings/
Building and Loan Associations
As of June 30, 1985

And Total Assets of Eleven Savings/Building and Loan Associations
As of June 30, 1984

Elaine B. Weis, Commissioner

Name of State Savings/Building and Loan Association	City	June 30, 1985	June 30, 1984
American Savings and Loan Association	Salt Lake City	2,742,896,000	2,479,818,000
Heritage Savings and Loan Association	St. George	155,358,211	119,792,985
Home Savings and Loan	Salt Lake City	27,769,000	24,789,555
Logan Savings & Loan Association	Logan	58,835,000	61,330,000
MountainWest Savings and Loan	Ogden	360,351	255,397,401
Payson Building and Loan	Payson	208,099	212,772
State Savings and Loan Association	Salt Lake City	*	740,788,000
Summit Savings and Loan Association	Park City	200,875,749	146,533,638
United Savings and Loan	Ogden	144,756,214	96,497,255
Washington Savings and Loan Association	St. George	209,585,632	107,308,361
Western Savings and Loan Company	Salt Lake City	502,494,000	443,845,511
	TOTALS	4,043,138,256	4,476,313,478

*State Savings & Loan Association's liabilities were assumed by Sandia Federal Savings and Loan 4-12-85 - Assets were retained by FSLIC for liquidation.

STATE OF UTAH
Office of the Commissioner of Financial Institutions
Elaine B. Weis, Commissioner

REPORT SHOWING CONDITION OF ELEVEN SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AT THE CLOSE OF BUSINESS DECEMBER 31, 1984

ASSETS	*11 Associations December 31, 1984
Cash and Due from Depository Institutions	75,647,549
Investment Securities	418,870,778
Net Mortgage Loans	3,438,111,697
Net Commercial Loans and Leases	64,356,396
Net Consumer Loans and Leases	174,442,242
Premises, Furniture, Fixtures and Leasehold Improvements	90,960,405
Investment in Affiliate(s)	90,450,414
Accrued Interest Receivable	69,449,415
Real Estate Owned	62,237,141
Real Estate Investments	50,921,102
Other Assets	358,225,879
TOTAL ASSETS	4,893,673,018
LIABILITIES	
Deposits - Individual, Partnerships, or Corporations	3,488,341,107
Deposits - U. S. Government	83,161
Deposits - State and Political Subdivisions	184,525,048
TOTAL DEPOSITS	3,672,949,316
FHLB Advances	834,505,000
Other Borrowed Money and Subordinated Debentures Not Qualifying for Net Worth	136,481,476
Mortgage-Backed Bonds	52,349,000
Advance Payments by Borrowers	15,686,659
Other Liabilities	85,079,516
TOTAL LIABILITIES	4,797,050,967
REGULATORY NET WORTH	
Capital Stock	5,993,665
Paid-in Surplus	99,047,341
Qualifying Mutual Capital Certificates	-0-
Income Capital/Net Worth Certificates	-0-
Qualifying Subordinated Debentures	-0-
Appraised Equity Capital	14,273,000
Reserves, Undivided Profits, and net Undistributed Income	(22,691,954)
TOTAL REGULATORY NET WORTH	96,622,052
TOTAL LIABILITIES AND REGULATORY NET WORTH	4,893,673,019

*Due to rounding, columns may not total.

STATE OF UTAH
Office of the Commissioner of Financial Institutions
Elaine B. Weis, Commissioner

REPORT SHOWING CONDITION OF ELEVEN SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AT THE CLOSE OF BUSINESS DECEMBER 31, 1983

ASSETS		*11 Associations December 31, 1983
Cash and Due from Depository Institutions		107,937,869
Investment Securities		188,946,668
Net Mortgage Loans		2,807,527,728
Net Commercial Loans and Leases		153,830,043
Net Consumer Loans and Leases		205,951,640
Premises, Furniture, Fixtures and Leasehold Improvements		86,608,806
Investment in Affiliate(s)		86,578,440
Accrued Interest Receivable		55,180,959
Real Estate Owned		40,020,410
Real Estate Investments		13,837,543
Other Assets		323,441,231
TOTAL ASSETS		4,069,861,337
LIABILITIES		
Deposits - Individual, Partnerships, or Corporations	2,926,870,718	
Deposits - U. S. Government	1,255,980	
Deposits - State and Political Subdivisions	87,289,989	
TOTAL DEPOSITS		3,015,416,687
FHLB Advances		665,394,600
Other Borrowed Money and Subordinated Debentures Not Qualifying for Net Worth		107,827,150
Mortgage-Backed Bonds		20,367,000
Advance Payments by Borrowers		13,525,233
Other Liabilities		78,223,404
TOTAL LIABILITIES		3,900,754,074
REGULATORY NET WORTH		
Capital Stock		6,805,606
Paid-in Surplus		87,774,270
Qualifying Mutual Capital Certificates		-0-
Income Capital/Net Worth Certificates		-0-
Qualifying Subordinated Debentures		-0-
Appraised Equity Capital		12,697,976
Reserves, Undivided Profits, and net Undistributed Income		61,829,411
TOTAL REGULATORY NET WORTH		169,107,263
TOTAL LIABILITIES AND REGULATORY NET WORTH		4,069,861,337

*Due to rounding, columns may not total.

SUMMARY OF INDIVIDUAL REPORTS SHOWING CONDITION OF 10 SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AS OF THE CLOSE OF BUSINESS JUNE 30, 1985

ASSETS	American Savings & Loan Salt Lake City	Heritage Savings & Loan St. George	Home Savings & Loan Salt Lake City	Logan Savings & Loan Logan	MountainWest Savings & Loan Ogden
Cash and Due From Depository Institutions	41,834,000	186,291	1,222,000	2,898,000	4,611,000
Investment Securities	121,403,000	13,244,718	1,230,000	3,901,000	87,140,000
Net Mortgage Loans (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	1,900,811,000	114,256,171	20,136,000	44,897,000	198,900,000
Net Commercial Loans and Leases (Less; Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	73,407,000	-0-	-0-	-0-	4,922,000
Net Consumer Loans (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	161,656,000	521,115	1,162,000	1,484,000	2,916,000
Premises, Furniture, Fixtures, and Leasehold Improvements	51,692,000	670,680	888,000	2,337,000	4,701,000
Investment in Affiliate(s)	21,982,000	16,940,063	(9,000)	646,000	16,814,000
Accrued Interest Receivable	35,351,000	2,011,844	236,000	578,000	4,786,000
Real Estate Owned	52,593,000	69,024	237,000	1,043,000	2,938,000
Real Estate Investments	38,627,000	-0-	-0-	-0-	204,000
Other Assets	243,540,000	7,469,361	2,678,000	1,252,000	32,419,000
TOTAL ASSETS	2,742,896,000	165,358,211	27,769,000	58,835,000	360,351,000

LIABILITIES	American Savings & Loan	Heritage Savings & Loan	Home Savings & Loan	Logan Savings & Loan	MountainWest Savings & Loan
Deposits - Individual, Partnerships or Corporations	1,971,351,000	101,583,384	21,684,000	49,375,271	298,196,000
Deposits - U. S. Government	-0-	-0-	-0-	-0-	-0-
Deposits - State and Political Subdivisions	112,273,000	6,405,855	550,000	776,729	3,751,000
TOTAL DEPOSITS	2,083,624,000	107,989,239	22,234,000	50,152,000	301,947,000
FHLB Advances	439,800,000	30,000,000	3,386,000	5,141,000	32,400,000
Other Borrowed Money and Subordinated Debentures Not Qualifying for Net Worth	60,697,000	4,000,000	-0-	313,000	9,573,000
Mortgage-Backed Bonds	32,016,000	-0-	-0-	-0-	-0-
Advance Payments by Borrowers	15,783,000	223,691	764,000	496,000	690,000
Other Liabilities	40,530,000	8,464,635	626,000	115,000	4,293,000
TOTAL LIABILITIES	2,672,449,000	150,677,565	27,009,000	56,217,000	348,903,000
REGULATORY NET WORTH					
Capital Stock	1,596,000	400,000	250,000	-0-	161,000
Paid-In Surplus	80,247,000	3,672,929	1,358,000	-0-	2,632,000
Qualifying Mutual Capital Certificates	-0-	-0-	-0-	-0-	-0-
Income Capital/Net Worth Certificate	-0-	-0-	-0-	-0-	-0-
Qualifying Subordinated Debentures	-0-	-0-	-0-	-0-	-0-
Appraised Equity Capital	8,239,000	-0-	-0-	-0-	-0-
Reserves, Undivided Profits, and Net Undistributed Income	(19,635,000)	607,717	(840,000)	2,618,000	8,665,000
TOTAL REGULATORY NET WORTH	70,447,000	4,680,646	760,000	2,618,000	11,448,000
TOTAL LIABILITIES AND REGULATORY NET WORTH	2,742,896,000	155,358,211	27,769,000	58,835,000	360,351,000

ASSETS	Payson Building & Loan Payson	Summit Savings & Loan Park City	United Savings & Loan Ogden	Washington Savings Salt Lake	Western Savings & Loan Salt Lake
Cash and Due From Depository Institutions	9,846	$ 5,218,716	1,576,663	6,243,576	7,234,000
Investment Securities	-0-	6,039,880	4,270,492	21,701,765	64,301,000
Net Mortgage Loans (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	195,000	188,074,921	96,649,082	182,099,181	390,903,000
Net Commercial Loans and Leases (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	-0-	60,000	1,811,386	4,056,000	3,544,000
Net Consumer Loans (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	-0-	104,576	4,567,209	8,684,000	8,109,000
Premises, Furniture, Fixtures, and Leasehold Improvements	-0-	980,097	4,406,964	8,859,932	7,971,000
Investment in Affiliate(s)	-0-	15,835,940	16,206,218	912,903	6,489,000
Accrued Interest Receivable	-0-	2,610,333	663,061	2,569,227	6,606,000
Real Estate Owned	-0-	336,296	974,368	302,898	2,563,000
Real Estate Investments	-0-	-0-	7,300,978	1,874,393	1,865,000
Other Assets	-0-	1,909,892	4,309,794	8,281,757	13,319,000
TOTAL ASSETS	204,846	200,875,749	144,756,215	209,585,632	502,494,000

LIABILITIES	Payson Building & Loan	Summit Savings & Loan	United Savings & Loan	Washington Savings	Western Savings & Loan
Deposits - Individual Partnership or Corporation	189,712	176,010,621	94,484,218	162,190,765	408,606,000
Deposits - U. S. Government	-0-	-0-	-0-	-0-	-0-
Deposits - State and Political Subdivisions	-0-	2,760,000	13,279,916	19,381,899	609,000
TOTAL DEPOSITS	189,712	178,780,621	107,725,134	181,572,664	409,215,000
FHLB Advances	-0-	13,000,000	6,252,896	17,100,000	61,426,000
Other Borrowed Money and Subordinated Debentures Not Qualifying for Net Worth	-0-	1,448,562	4,419,832	816,137	12,000
Mortgage-Backed Bonds	-0-	-0-	-0-	-0-	-0-
Advance Payments by Borrowers	-0-	15,924	2,973,416	997,214	2,617,000
Other Liabilities	72	1,918,496	3,777,381	1,725,617	11,133,000
TOTAL LIABILITIES	189,761	195,133,603	125,148,660	201,141,632	484,403,000
REGULATORY NET WORTH					
Capital Stock	-0-	399,547	238,007	2,966,778	-0-
Paid-In Surplus	-0-	1,178,456	181,448	3,374,473	-0-
Qualifying Mutual Capital Certificates	-0-	-0-	-0-	-0-	-0-
Income Capital/Net Worth Certificate	-0-	-0-	-0-	-0-	-0-
Qualifying Subordinated Debentures	-0-	-0-	-0-	-0-	-0-
Appraised Equity Capital	-0-	-0-	-0-	-0-	2,377,000
Reserves, Undivided Profits, and Net Undistributed Income	15,085	4,164,143	19,218,102	2,112,749	15,714,000
TOTAL REGULATORY NET WORTH	15,085	5,742,146	19,607,557	8,444,000	18,091,000
TOTAL LIABILITIES AND REGULATORY NET WORTH	204,846	200,875,749	144,756,215	209,585,632	502,494,000

REPORT OF FIVE FEDERALLY CHARTERED
SAVINGS/BUILDING AND LOAN ASSOCIATIONS
IN UTAH AS OF JUNE 30, 1985

(IN THOUSANDS)

ASSETS	
Cash, Deposits, and Investment Securities	162,723
Net Mortgage Loans and Contracts	1,039,502
Net Nonmortgage Loans and Contracts	50,109
Fixed Assets	27,759
Repossessed Assets	11,377
Real Estate Investments	-0-
Other Assets	57,205
TOTAL ASSETS	1,348,675
LIABILITIES	
Deposits	913,885
FHLBank Advances	291,353
Other Borrowed Money	46,911
Other Liabilities	26,324
TOTAL LIABILITIES	1,278,473
REGULATORY NET WORTH	
Capital Stock	-0-
Paid-In Surplus	-0-
Qualifying Mutual Capital Certificates	-0-
Qualifying Subordinated Debentures	-0-
Appraised Equity Capital	3,589
Net Worth Certificates	-0-
Accrued Net Worth Certificates	-0-
Income Capital Certificates	-0-
Reserves	38,815
Undivided Profits	32,753
Net Undistributed Income	(4,955)
TOTAL REGULATORY NET WORTH	70,202
TOTAL LIABILITIES AND REGULATORY NET WORTH	1,348,675

CONSOLIDATED STATEMENT OF OPERATIONS OF
10 STATE CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AS OF 12-31-84

INCOME	
Interest on Loans	43,415,876
Loan Fees and Service Charges	2,459,327
Loan Servicing Fees	594,110
Other Operating Income	5,247,056
Total Operating Income	51,716,369
Non-Operating Income	1,907,206
TOTAL INCOME	53,623,575
EXPENSES	
General and Administrative Expenses	9,380,677
Dividend Interest Expenses:	
Savings Accounts Earnings Expense	34,595,165
Advance Payments by Borrowers for Taxes and Insurance	3,030
Advances from FHLB Expense	5,330,939
Subordinated Debentures	-0-
Mortgage Backed Bonds	1,247
Other Borrowed Money	946,655
TOTAL INTEREST EXPENSE	40,877,036
Non-Operating Expense	747,648
Income Taxes	460,219
TOTAL EXPENSES	51,465,580
NET INCOME (Or Loss)	2,157,995

CONSOLIDATED STATEMENT OF OPERATIONS OF
11 STATE CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AS OF 12-31-83

INCOME		
Interest on Loans		334,036,399
Loan Fees and Service Charges		23,547,555
Loan Servicing Fees		4,532,419
Other Operating Income		23,112,423
Total Operating Income		385,228,796
Non-Operating Income		22,663,319
TOTAL INCOME		407,892,115
EXPENSES		
General and Administrative Expenses		91,807,000
Dividend Interest Expenses:		
Savings Accounts Earnings Expense	230,371,054	
Advance Payments by Borrowers for Taxes and Insurance	72,459	
Advances from FHLB Expense	64,778,574	
Subordinated Debentures	-0-	
Mortgage Backed Bonds	1,832,151	
Other Borrowed Money	4,481,810	
TOTAL INTEREST EXPENSE		301,536,048
Non-Operating Expense		12,338,092
Income Taxes		3,478,765
TOTAL EXPENSES		409,159,905
NET INCOME (Or Loss)		(1,267,790)

INDUSTRIAL LOAN CORPORATIONS

FEDERAL SAVINGS/BUILDING AND LOAN ASSOCIATIONS

AS OF JUNE 30, 1985

Name	City	County	President	Secretary
Deseret Federal Savings and Loan Association	Salt Lake City	Salt Lake	Bruce H. Cundick	Arilyn E. Reese
First Federal Savings and Loan Association of Logan	Logan	Cache	Fred R. Hunsaker	Gordon W. Haws
First Federal Savings and Loan Association	Salt Lake City	Salt Lake	Gerald R. Christensen	Ralph P. Neilson
Ogden First Federal Savings and Loan Association	Ogden	Weber	Jack C. Sargent	Georgia S. Goodell
Prudential Federal Savings and Loan Association	Salt Lake City	Salt Lake	Gene Donovan	Kent W. Larsen

FOREIGN SAVINGS AND LOAN ASSOCIATIONS WITH BRANCHES IN UTAH

Sandia Federal Savings and Loan Association	Salt Lake	Salt Lake	Dan Wipfs	
Benj Franklin Federal Savings and Loan Association	Salt Lake	Salt Lake	Robert E. Downie	Marjorie Hammond

37 INDUSTRIAL LOAN CORPORATIONS
With 53 Operating Branches

June 30, 1985

Name of Corporation	City	County	Approved	President	Secretary	Treasurer
Alpine First Financial	American Fork	Utah	1958	Stephen Holley	Edna N. Hawke	Edna N. Hawke
Alta Thrift and Loan Co.	Sandy	Salt Lake	1979	Rodney E. Maxfield	G. Doug Johnson	G. Doug Johnson
American Investment Thrift	Salt Lake	Salt Lake	1980	Joseph S. Steinberg	P. Douglas Campbell	Thomas E. Mara
Avco Thrift of Utah	Ogden	Weber	1977	Charles R. Rinehart	Herbert F. Smith	Gary L. Fite
Basin Loans, Inc.	Vernal	Uintan	1948	Brent A. Feltch	Stanley A. Anderson	Stanley A. Anderson
Capitol Thrift and Loan	Salt Lake	Salt Lake	1948	Richard A. Christenson	Sally A. Taylor	Merlyn Hanks
Charter Thrift and Loan	Bountiful	Davis	1980	Gary S. Harris	Gary Huffer	
Branch	Ogden	Weber				
Branch	Holladay	Salt Lake				
Citicorp Person-to-Person Financial						
Center of Utah	Murray	Salt Lake	1975	Charles H. Johnson	James T. Rayburn	Kent L. Ashton
Branch	Salt Lake	Salt Lake				
Branch	Salt Lake	Salt Lake				
Branch	Ogden	Weber				
Branch	West Valley	Salt Lake				
Branch	Orem	Utah				
Commerce First Thrift, dba						
Commerce Financial	Salt Lake	Salt Lake	1975	Richard M. Robinson	Dennis V. Haslam	
Branch	Salt Lake	Salt Lake				
Commercial Credit Plan, Inc.	Salt Lake	Salt Lake	1976	T. J. Muldowney	S. G. Nathanson	S. J. Rzeczkowski
Branch	West Valley	Salt Lake				
Branch	Cedar City	Iron				
Branch	Ogden	Weber				
Branch	Orem	Utah				
Branch	Murray	Salt Lake				
Copper State Thrift and Loan Co.	Salt Lake	Salt Lake	1977	Robert B. Beckstead	John M. Taggart	John M. Taggart
Cottonwood Thrift and Loan	Salt Lake	Salt Lake	1978	Richard M. Robinson	Dennis V. Haslam	
Deamer Finance Company	Ogden	Weber	1960	M. J. Deamer	Sandra Montano	Joyce Way
FinanceAmerica Thrift Corp.	Salt Lake	Salt Lake	1980	E. F. Rabernold	C. J. Eby	G. J. Gfamalis
First Security Financial	Salt Lake	Salt Lake	1982	C. S. Cummings	Dean G. Christensen	Dean G. Christensen
Branch	Bountiful	Davis				
Branch	Murray	Salt Lake				
Branch	Salt Lake	Salt Lake				
Branch	Orem	Utah				
Branch	West Jordan	Salt Lake				
Branch	Ogden	Weber				

INDUSTRIAL LOAN CORPORATIONS - June 30, 1985----------37
BRANCHES - June 30, 1985----------53
INDUSTRIAL LOAN CORPORATIONS - July 1, 1984----------48

OBTAINED FDIC INSURANCE

Name of Corporation	Approved
Peoples Finance & Thrift Company of Salt Lake City, dba Peoples First Thrift	5-20-85
Utah Financial Services, dba Utah Financial Thrift & Loan	4-30-85

CORPORATION LICENSE APPROVED THEN APPROVAL EXPIRED

	Location	Expired
Alpine Bancorp	Park City	1-16-85

CORPORATION LICENSES RE-ISSUED

	Location	Date
Peoples Finance & Thrift Co. of Salt Lake dba Peoples First Thrift	Salt Lake City	11-30-84
Branch	Salt Lake City	11-30-84
Branch	Midvale	11-30-84
Branch	Provo	11-30-84
Branch	Ogden	11-30-84
Branch	Ogden	11-30-84

BRANCHES APPROVED THEN APPROVAL EXPIRED

	Location	Approved	Expired
The Lockhart Company	Vernal	4-15-81	10-16-84

CHANGE OF NAME

Commerce First Thrift to Commerce First Thrift dba Commerce Financial	5-17-84
Interlake Thrift changed to USA Financial Corp. dba Interlake Thrift	5-11-83
Intermountain Thrift and Loan changed to Valley Thrift and Loan dba Intermountain Thrift and Loan	11-13-84

CORPORATION LICENSES SURRENDERED

	Location	Surrendered
Frontier Finance Co.	Provo	6-20-85
Security Pacific Finance Money Center, Inc.	Midvale	12-3-84
Peoples Finance & Thrift Company of Ogden, dba Peoples First Thrift	Ogden	11-30-84
Peoples Finance & Thrift Company of Ogden, dba Peoples First Thrift	Ogden	11-30-84
Peoples Finance & Thrift Company of Provo, dba Peoples First Thrift	Provo	11-30-84

Peoples Finance & Thrift Company of Salt Lake County, dba Peoples First Thrift	Midvale	11-30-84
Peoples Finance & Thrift Company of Utah, dba Peoples First Thrift	Salt Lake	11-30-84
Peoples First Thrift	Salt Lake	11-30-84
Century Finance Company of Kearns	Kearns	11-1-84
Century Finance Company of Main	Salt Lake	11-1-84
Century Finance Company of Tooele	Tooele	11-1-84

BRANCHES DISCONTINUED

	Location	Closed
Copper State Thrift and Loan Co.	Salt Lake	1-31-85
Commerce Financial	Salt Lake	4-15-84
First Security Financial	West Valley	2-1-85
Valley Thrift and Loan, dba Intermountain Thrift & Loan	Heber	11-14-84
The Lockhart Company	Salt Lake	8-1-84
U. S. Thrift and Loan	Moab	8-15-84

PURCHASE AND ASSUMPTION

The assets of Continental Thrift & Loan, including the license, were purchased and liabilities assumed by Charter Thrift & Loan on November 23, 1984.

The assets of Western Heritage Thrift & Loan, including the license, were purchased and liabilities assumed by two new individuals on December 26, 1984.

INDIVIDUAL REPORTS OF 37 INDUSTRIAL LOAN CORPORATIONS SHOWING CONDITION AS OF JUNE 30, 1985

ASSETS

NAME OF CORPORATION	CASH ON HAND & IN BANKS	TOTAL NET RECEIVABLES	OTHER INVESTMENTS	FURNITURE & FIXTURES	REAL ESTATE OWNED	DEFERRED CHARGES & PREPAID EXPENSES PLUS OTHER ASSETS	TOTAL ASSETS
ALPINE FIRST FINANCIAL	16,391	715,851	131,991	0	0	462	864,695
ALTA THRIFT AND LOAN	389,230	1,547,311	0	20,430	2[illegible],913	21,400	2,171,284
AMERICAN INVESTMENT THRIFT	449,991	608,338	0	25,000	0	1,150	1,084,479
AVCO THRIFT	1,200	2,344,950	95,526	7,926	0	0	2,449,602
BASIN LOANS, INC	144,308	927,446	0	8,038	28,086	17,326	1,125,184
CAPITAL THRIFT AND LOAN	670	1,007,777	0	0	0	0	1,008,447
CITICORP PERSON TO PERSON	13,481,129	192,554,234	0	478,483	0	838,244	207,352,090
COMMERCE FINANCIAL	1,073,146	18,874,548	0	266,183	1,148,805	6,173,412	27,536,094
COMMENCIAL CREDIT PLAN	38e,523	27,100,272	7n8,241	19,558	0	522,290	28,816,484
COPPER STATE THRIFT AND LOAN	1,423,664	24,804,028	106,462	218,373	3,407,603	469,298	30,429,418
DEAMER FINANCE CO.	700	97,168	0	0	15,727	20,772	134,367
FINANCEAMERICA THRIFT CORP.	65,425	6,897,137	0	21,232	57,439	101,976	7,163,210
FIRST SECURITY FINANCIAL	5,4e9,372	107,703,096	0	402,448	7,798,243	2,207,820	123,600,979
FIRST THRIFT AND LOAN	168,200	1,165,754	129,326	3,257	248,010	15,570	1,730,117
FOOTHILL THRIFT AND LOAN	1,488,286	24,243,791	74,866	291,030	2,270,505	1,115,409	29,483,887
HFC THRIFT, INC.	37,572	4,341,704	0	55,159	0	3,064	4,437,499
HOME CREDIT THRIFT AND LOAN	317,e20	4,400,226	89,593	47,446	270,772	40,903	5,166,560
HORIZON THRIFT AND LOAN	112,919	2,292,222	98,368	19,528	63,924	197,421-	2,389,560
INTERLAKE THRIFT	3,066,928	23,212,660	6,122,415	169,850	1,136,919	828,673	34,536,445
MODEL FINANCE, INC.	28,786	152,839	0	5,612	18,000	4,660	209,897
MOORE FINANCIAL OF UTAH	3,833,283	72,870,104	0	1,478,132	3,401,718	11,796,516	93,379,753
NO. OGDEN FINANCE CO.	832	91,476	96,601	0	0	53,495	242,404
OVERLAND THRIFT AND LOAN	e85,101	13,127,765	0	144,600	0	469,121	14,426,587
PEUPLES FIRST THRIFT-STATE	2,242,370	13,536,971	0	27,365	835,644	768,219	17,410,569
PIONEER THRIFT	1,19s,617	2,048,223	0	45,692	6,408	81,535	3,377,475
ST. GEORGE THRIFT AND LOAN	479,207	3,726,018	27,681	0	72,881	195,121	4,500,908
SUNSET FINANCE CO.	1,419	137,125	0	0	0	23,624	162,168
TERRACE FINANCE CO.	1,355	75,301	34,150	0	0	2,434	113,240
THE LOCKHART CO.	8,469,993	74,294,740	9,754,309	127,644	2,374,965	930,090	97,951,741
U. S. THRIFT AND LOAN	1,233,327	28,173,116	0	246,866	504,360	466,073	30,623,742
UNITED THRIFT	171,763	1,252,272	0	32,292	131,905	5,543	1,593,775
UTAH FINANCIAL THRIFT	474,277	3,146,919	24,781	28,573	0	120,415	3,794,965
VALLEY LOAN CORPORATION	502,2e4	24s,699	73,162	514	0	0	824,689
VALLEY THRIFT AND LOAN	1,972,000	20,585,000	170,000	193,000	525,000	424,000	23,869,000
WESTERN HERITAGE THRIFT AND LOAN	599,248	7,212,381	150,000	167,296	2,143,068	3,042,117	13,314,108
TOTALS	50,003,127	687,517,462	17,967,492	4,551,527	28,672,873	30,563,311	817,275,792

LIABILITIES

NAME OF CORPORATION	THRIFT CERTIFICATES	NOTES PAYABLE	OTHER LIABILITIES	STOCKHOLDERS EQUITY	TOTAL LIABILITIES AND CAPITAL
ALPINE FIRST FINANCIAL	0	386,275	207,833	270,587	864,695
ALTA THRIFT AND LOAN	1,621,445	19,747	82,959	447,133	2,171,284
AMERICAN INVESTMENT THRIFT	25,271	0	18,384	1,040,824	1,084,479
AVCO THRIFT	0	1,807,964	103,034	538,604	2,449,602
BASIN LOANS, INC	595,885	0	26,455	502,844	1,125,184
CAPITAL THRIFT AND LOAN	1,000	1,500	0	1,005,947	1,008,447
CITICORP PERSON TO PERSON	156,748,069	19,518,683	1,771,918	29,313,450	207,352,090
COMMERCE FINANCIAL	23,328,437	0	767,239	3,440,418	27,536,094
COMMERCIAL CREDIT PLAN	14,509,524	11,306,249	61,492	2,939,619	28,816,884
COPPER STATE THRIFT AND LOAN	25,171,307	400,050	1,555,923	3,302,138	30,429,418
DEAMER FINANCE CO.	0	94,296	7,250	32,821	134,367
FINANCEAMERICA THRIFT CORP.	1,572,929	3,666,774	384,194	1,569,313	7,163,210
FIRST SECURITY FINANCIAL	95,761,557	2,059,251	7,711,891	18,068,280	123,600,979
FIRST THRIFT AND LOAN	280,901	117,884	320,677	1,010,655	1,730,117
FOOTHILL THRIFT AND LOAN	25,290,931	303,693	1,221,052	2,668,211	29,483,887
HFC THRIFT, INC.	154,097	1,563,668	129,569	2,590,175	4,437,499
HOME CREDIT THRIFT AND LOAN	4,358,658	50,000	348,407	409,495	5,166,560
HORIZON THRIFT AND LOAN	1,825,382	149,000	26,535	387,643	2,389,560
INTERLAKE THRIFT	29,441,186	0	3,790,242	4,306,017	34,536,445
MODEL FINANCE, INC.	0	7,869	1,231	200,797	209,897
MUORE FINANCIAL OF UTAH	58,214,855	20,409,595	6,033,089	6,122,214	93,379,753
NO. OGDEN FINANCE CO.	0	265,467	14,948	38,011-	242,404
OVERLAND THRIFT AND LOAN	11,663,567	0	647,644	2,115,376	14,426,587
PEOPLES FIRST THRIFT	13,207,271	0	593,347	3,609,951	17,410,569
PIONEER THRIFT	2,557,735	0	16,880	802,860	3,377,475
ST. GEORGE THRIFT AND LOAN	3,935,152	0	281,675	284,081	4,500,908
SUNSET FINANCE CO.	0	137,035	518	24,615	162,168
TERRACE FINANCE CO.	0	43,256	7,887	62,097	113,240
THE LOCKHART CO.	79,422,286	0	3,730,702	14,798,753	97,951,741
U. S. THRIFT AND LOAN	21,929,246	3,839,463	494,881	4,360,152	30,623,742
UNITED THRIFT	1,185,400	0	84,123	344,252	1,593,775
UTAH FINANCIAL THRIFT	3,013,319	0	170,790	610,856	3,794,965
VALLEY LOAN CORPORATION	0	550,360	17,984	256,335	824,659
VALLEY THRIFT AND LOAN	20,885,000	0	745,000	2,239,000	23,869,000
WESTERN HERITAGE THRIFT AND LOAN	10,380,762	0	1,316,046	1,617,301	13,314,108
TOTALS	604,082,172	66,698,049	35,241,768	111,253,803	817,275,792

INDIVIDUAL REPORTS OF 37 INDUSTRIAL LOAN CORPORATIONS SHOWING CONDITION AS OF DECEMBER 31, 1984

ASSETS

NAME OF CORPORATION	CASH ON HAND & IN BANKS	TOTAL NET RECEIVABLES	OTHER INVESTMENTS	FURNITURE & FIXTURES	REAL ESTATE OWNED	DEFERRED CHARGES & PREPAID EXPENSES PLUS OTHER ASSETS	TOTAL ASSETS
ALPINE FIRST FINANCIAL	8,325	785,693	129,601	3,394	0	231	897,144
ALTA THRIFT AND LOAN	547,655	578,180	0	4,979	328,707	33,288	1,530,009
AMERICAN INVESTMENT THRIFT	152,599	868,851	0	0	0	3,687	1,025,137
AVCO THRIFT	1,200	2,279,185	0	7,661	125,081	0	2,413,127
BASIN LOANS, INC	139,129	949,752	0	8,564	0	29,700	1,147,145
CAPITOL THRIFT AND LOAN	670	770,468	0	0	0	0	771,138
CHARTER THRIFT AND LOAN	920,386	5,533,085	2,574,727	408,367	150,142	3,364,188	12,950,895
CITICORP PERSON TO PERSON	16,359,742	165,361,820	0	603,859	0	1,027,629	183,383,090
COMMERCE FIRST THRIFT	2,243,158	20,944,226	0	256,297	1,740,606	5,055,574	30,239,862
COMMERCIAL CREDIT PLAN	168,184	22,106,512	934,185	28,166	0	530,458	23,047,675
COPPER STATE THRIFT AND LOAN	1,585,114	28,928,821	174,303	249,419	1,226,443	463,582	30,827,682
DEAMER FINANCE CO.	378-	100,538	0	0	15,727	20,772	136,659
FINANCEAMERICA THRIFT CORP.	253,083	6,704,209	0	23,183	56,260	100,284	7,127,023
FIRST SECURITY FINANCIAL	8,525,294	102,146,578	1,600,000	456,740	7,730,789	1,851,065	122,310,466
FIRST THRIFT AND LOAN	130,263	1,100,335	128,959	7,562	203,835	200,294	1,771,248
FOOTHILL THRIFT AND LOAN	2,277,730	24,753,903	684,556	306,051	1,467,019	1,143,797	30,633,058
FRONTIER FINANCE CO.	12,868	560,788	0	1,602	0	2,480	577,738
HFC THRIFT, INC.	37,520	3,283,976	0	89,051	0	12,736	3,363,282
HOME CREDIT THRIFT & LOAN	241,463	3,912,165	27,060	40,396	319,070	7,086	4,547,240
HORIZON THRIFT & LOAN	99,600	1,926,873	100,427	20,757	62,390	27,984	2,238,031
INTERLAKE THRIFT	3,359,332	20,686,084	5,971,476	176,262	1,656,004	746,880	32,596,042
MODEL FINANCE, INC.	4,713-	211,349	0	7,958	18,000	1,864	234,458
MOORE FINANCIAL OF UTAH	3,631,791	67,128,766	0	1,622,270	4,419,262	11,707,003	88,509,092
NO. OGDEN FINANCE CO.	0	98,726	96,601	0	0	53,494	245,821
OVERLAND THRIFT AND LOAN	497,967	12,579,152	0	152,082	8,264	519,778	13,957,245
PEOPLES FIRST THRIFT	1,198,104	13,399,245	0	26,372	870,008	758,298	16,252,027
PIONEER THRIFT	979,159	1,842,318	0	47,906	12,382	71,458	2,953,203
ST. GEORGE THRIFT & LOAN	417,151	3,598,661	0	30,855	0	141,164	4,187,831
SUNSET FINANCE CO.	1,509-	143,748	0	0	0	23,624	165,860
TERRACE FINANCE CO.	1,194	81,473	32,119	0	0	2,434	117,216
THE LOCKHART CO.	10,489,722	78,277,006	9,436,081	186,523	2,258,688	1,044,342	102,092,364
U. S. THRIFT AND LOAN	1,066,949	25,672,539	0	339,319	758,489	431,312	28,268,608
UNITED THRIFT	91,744	1,033,797	86,339	34,620	0	3,233	1,251,753
UTAH FINANCIAL THRIFT	521,527	3,697,049	51,274	32,541	0	42,113	4,304,504
VALLEY LOAN CORPORATION	474,020	252,623	73,162	590	0	0	800,403
VALLEY THRIFT AND LOAN	2,296,329	20,856,226	170,000	216,047	492,910	451,241	24,484,753
WESTERN HERITAGE THRIFT & LOAN	1,066,516	8,425,862	0	98,825	1,736,082	2,079,382	11,203,636
TOTALS	60,429,119	646,579,585	22,272,978	5,455,226	25,653,109	32,751,436	793,141,453

LIABILITIES

NAME OF CORPORATION	THRIFT CERTIFICATES	NOTES PAYABLE	OTHER LIABILITIES	STOCKHOLDERS EQUITY	TOTAL LIABILITIES AND CAPITAL
ALPINE FIRST FINANCIAL	0	409,904	229,759	257,481	897,144
ALTA THRIFT AND LOAN	1,004,264	0	66,407	459,338	1,530,009
AMERICAN INVESTMENT THRIFT	6,137	0	5,086	1,013,914	1,025,137
AVCO THRIFT	0	1,819,694	76,493	516,940	2,413,127
BASIN LOANS, INC	545,241	45,000	28,239	488,665	1,147,145
CAPITOL THRIFT AND LOAN	1,000	1,500	0	768,638	771,138
CHARTER THRIFT AND LOAN	9,523,199	0	2,740,770	686,926	12,950,895
CITICORP PERSON TO PERSON	152,325,069	2,885,112	4,436,944	23,705,965	183,353,090
COMMERCE FIRST THRIFT	25,449,645	40,777	1,067,546	3,681,656	30,239,862
COMMERCIAL CREDIT PLAN	16,803,878	4,042,859	73,045	2,927,893	23,847,675
COPPER STATE THRIFT AND LOAN	25,886,523	0	1,078,296	3,660,844	30,627,662
DEANER FINANCE CO.	0	91,697	0	44,962	136,659
FINANCEAMERICA THRIFT CORP.	1,013,633	4,357,104	235,075	1,531,211	7,137,023
FIRST SECURITY FINANCIAL	95,256,141	1,108,914	7,585,309	18,358,062	122,310,466
FIRST THRIFT AND LOAN	205,670	285,365	318,660	961,553	1,771,248
FOOTHILL THRIFT AND LOAN	27,303,686	0	1,022,342	2,307,028	30,633,058
FRONTIER FINANCE CO.	0	328,692	21,374	227,672	577,738
HFC THRIFT, INC.	349,417	399,167	75,174	2,539,524	3,363,282
HUPE CREDIT THRIFT & LOAN	3,540,139	0	83,553	923,556	4,547,248
HORIZON THRIFT & LOAN	1,843,573	0	20,207	374,251	2,238,031
INTERLAKE THRIFT	25,082,248	0	2,747,500	4,765,294	32,595,042
MODEL FINANCE, INC.	0	46,428	1,716	186,314	234,458
MOORE FINANCIAL OF UTAH	60,767,900	13,659,595	6,792,583	7,299,014	88,509,092
NO. OGDEN FINANCE CO.	0	256,644	21,335	32,158-	245,821
OVERLAND THRIFT AND LOAN	11,262,110	0	575,811	2,119,324	13,957,245
PEOPLES FIRST THRIFT	12,090,511	0	700,626	3,460,890	16,252,027
PIONEER THRIFT	2,139,099	0	13,987	800,117	2,953,203
ST. GEORGE THRIFT & LOAN	3,719,014	0	219,868	252,949	4,187,831
SUNSET FINANCE CO.	0	137,084	500	28,276	165,860
TERRACE FINANCE CO.	0	43,797	7,888	65,531	117,216
THE LOCKHART CO.	83,902,856	0	3,531,167	14,658,341	102,092,364
U. S. THRIFT AND LOAN	20,141,625	3,483,113	634,047	4,029,623	28,288,608
UNITED THRIFT	821,232	47,500	23,503	359,518	1,251,753
UTAH FINANCIAL THRIFT	3,532,076	0	182,549	589,879	4,304,504
VALLEY LOAN CORPORATION	0	548,367	924	251,112	800,403
VALLEY THRIFT AND LOAN	21,140,520	0	1,351,040	1,993,193	24,484,753
WESTERN HERITAGE THRIFT & LOAN	8,627,098	151,518	1,025,020	1,400,000	11,203,636
TOTALS	614,717,946	36,169,831	36,990,380	107,263,296	793,141,453

CONSOLIDATED STATEMENT

OF

ANNUAL REPORTS OF INDUSTRIAL LOAN CORPORATIONS

AND BRANCHES

	53 Corporations 56 Branches	37 Corporations 56 Branches
ASSETS	December 31, 1983	December 31, 1984
Cash on hand and in banks	58,600,954	60,429,119
Adjusted net receivables	533,390,069	646,579,585
Real estate (net of depreciation)		
Used in business	5,978,747	5,046,846
Held for resale	21,661,146	20,606,263
Other real estate	1,893,799	1,422,569
Furniture, Fixtures and Equipment (net of depreciation)	5,695,177	5,455,226
Investments in and loans to affiliates	8,948,540	8,681,310
Other investments (at lower of cost or market)	8,851,167	12,169,099
Deferred charges and prepaid expense	1,178,237	1,822,109
Other Assets	23,980,987	30,929,327
TOTAL ASSETS	670,178,823	793,141,453
LIABILITIES AND CAPITAL		
Thrift certificates	496,092,863	614,717,946
Notes Payable	41,211,685	43,219,450
Other liabilities	18,521,322	18,377,686
Subordinated notes and debentures	7,193,046	9,563,075
Capital stock	18,421,041	17,046,041
Surplus	83,005,671	80,959,199
Undivided Profits	5,693,940	8,192,989
Reserve for contingencies	39,255	1,065,067
TOTAL LIABILITIES AND CAPITAL	670,178,823	793,141,453

INDUSTRIAL LOAN CORPORATIONS
STATEMENT OF INCOME AND EXPENSE

INCOME	December 31, 1983	December 31, 1984
Interest and discount on receivables	80,213,808	88,529,527
Income on investments	6,532,985	6,560,840
Insurance commissions earned	559,978	328,162
Extension collections and late charges	1,089,449	1,149,504
Rental income	431,093	459,553
Gain on sale of real property	(17,749)	49,403
Other income	2,240,727	2,367,171
TOTAL INCOME	91,050,291	99,444,160
EXPENSE		
Salaries and bonuses	10,014,416	10,395,624
Advertising and public relations	1,431,689	1,047,967
Legal expense	1,083,015	1,052,222
Audit and accounting services	570,737	733,346
Rent and utilities	2,363,854	2,489,869
Taxes (other than income)	657,808	618,847
Depreciation and amortization	1,431,811	1,559,419
Provision for losses	4,693,063	10,780,082
Other operating expense	18,093,962	15,259,929
Interest expense	56,370,881	66,882,019
Total expense (before income tax expense)	96,711,236	110,819,324
Income before income tax expense	(2,343,023)	(11,375,164)
Federal and state income taxes	1,658,961	(3,848,544)
Net Income	(4,001,984)	(7,526,620)

Name of Corporation	City	County	Approved	President	Secretary	Treasurer
First Thrift and Loan Corp.	Salt Lake	Salt Lake	1956	Richard L. Reed	Wayne Evans	Wayne Evans
Foothill Thrift and Loan	Salt Lake	Salt Lake	1979	Roger W. Doxey	Edward L. Burton III	Edward L. Burton III
Branch	Sandy	Salt Lake				
General Acceptance Company dba						
Horizon Thrift & Loan	Cedar	Iron	1948	John H. Froyd	James H. Froyd	Marie A. Froyd
HFC Thrift, Inc.	Salt Lake	Salt Lake	1980	R. B. Duff	S. L. Burgon	R. J. Braasch
Branch	West Valley	Salt Lake				
Home Credit Corporation	Salt Lake	Salt Lake	1979	John G. Sorenson, Jr.	Elaine J. Sorensen	Elaine J. Sorenson
The Lockhart Company	Salt Lake	Salt Lake	1926	W. Harold Dobson	M. McKenzie	Jay F. Facer
Branch	Cedar	Iron				
Branch	Clearfield	Davis				
Branch	West Valley	Salt Lake				
Branch	Ogden	Weber				
Branch	Provo	Utah				
Branch	Orem	Utah				
Branch	Salt Lake	Salt Lake				
Branch	Murray	Salt Lake				
Branch	Price	Carbon				
Branch	Logan	Cache				
Model Finance, Inc.	Ogden	Weber	1966	J. F. Kenny	H. M. Kenny	H. M. Kenny
Moore Financial of Utah	Salt Lake	Salt Lake	1959	J. Michael Holt	Robert Gross	Richard P. Lake
Branch	Ogden	Weber				
Branch	Provo	Utah				
Branch	Salt Lake	Salt Lake				
Branch	Salt Lake	Salt Lake				
North Ogden Finance Company	Ogden	Weber	1965	M. J. Deamer	M. J. Deamer	
Overland Thrift and Loan	Salt Lake	Salt Lake	1978	James J. Baumberger	Dorothy L. Bunce	Joseph G. Girata
Peoples Finance & Thrift Co. of Salt Lake						
City, dba Peoples First Thrift	Salt Lake	Salt Lake	1984	Louis Durfee	William A. Rotzien	Authur D. Holley
Branch	Midvale	Salt Lake				
Branch	Provo	Utah				
Branch	Ogden	Weber				
Branch	Ogden	Weber				
Pioneer Thrift	Salt Lake	Salt Lake	1980	Richard R. Nelson	Kelly McQuaid	
St. George Finance dba						
St. George Thrift and Loan	St. George	Washington	1977	Carlene A. Olson	Robin Hansen	H. Val Hafen
Sunset Finance Company	Ogden	Weber	1966	M. J. Deamer	Sandra Montano	
Terrace Finance Company	Ogden	Weber	1966	M. J. Deamer	M. J. Deamer	
United Thrift	Orem	Utah	1977	Burkley L. Bunker	Mark Williams	Mark Williams

Name of Corporation	City	County	Approved	President	Secretary	Treasurer
U.S.A. Financial Corp. dba						
Interlake Thrift	Salt Lake	Salt Lake	1953	Ned L. Bills	Jeffrey D. Perkins	Jeffrey D. Perkins
Branch	Sandy	Salt Lake				
Branch	Richfield	Sevier				
Branch	Ogden	Weber				
U. S. Thrift and Loan	Salt Lake	Salt Lake	1969	Robert C. Dickie	T. C. McCamey	Paul M. DeVore
Branch	American Fork	Utah				
Branch	Logan	Cache				
Branch	Spanish Fork	Utah				
Branch	Orem	Utah				
Branch	West Jordan	Salt Lake				
Branch	Price	Carbon				
Branch	Brigham City	Box Elder				
Utah Financial Services						
dba Utah Financial Thrift & Loan	Sandy	Salt Lake	1978	John C. Jarman	Patricia Jarman	Patricia Jarman
Valley Loan Corporation	Salt Lake	Salt Lake	1957	E. H. Throndsen	Louise O'Connor	Ronald E. Sperry
Valley Thrift & Loan, dba						
Intermountain Thrift and Loan	Salt Lake	Salt Lake	1975	E. H. Throndsen	Louise S. O'Conner	Ronald E. Sperry
Branch	Salt Lake	Salt Lake				
Branch	Ogden	Weber				
Western Heritage Thrift and Loan Co.	Bountiful	Davis	1979	Larry R. Hendricks	Marilyn Kehl	Larry R. Hendricks
Branch	Sandy	Salt Lake				
Branch	St. George	Washington				

CREDIT UNIONS

STATE OF UTAH

CREDIT UNIONS
As of June 30, 1985

Name of Credit Union	City	County	Date Chartered	President
A. F. Hospital 170 North 1100 East	American Fork	Utah	1964	Shirley Allshouse
Acorn P.O. Box 25012	Salt Lake City	Salt Lake	1940	Barbara Ynchausti
Airport Employees 4543 South 5080 West	Salt Lake City	Salt Lake	1965	Dennis G. Nelson
Alpine P.O. Box 217	Orem	Utah	1955	Jay L. Stokes
America First P.O. Box 9199	Ogden	Weber	1939	James J. Dawson
AMCOR Employees 2255 South 2700 West	Ogden	Weber	1959	Craig Phillips
American Paper Employees P.O. Box 30038	Salt Lake City	Salt Lake	1959	Ted H. Weese
Associated P.O. Box 30430	Salt Lake City	Salt Lake	1954	H. Ben West
Auto Employees 955 West 2900 Soutn	Salt Lake City	Salt Lake	1973	Deal Griggs
Bailey, Inc. 308 West Third South	Salt Lake City	Salt Lake	1963	Weldon J. Richman
Bear River Valley Co-op Main Highway, P. O. Box 86	Corinne	Box Elder	1954	Joyce S. Nelson
Beehive State Employees 1467 South Main	Salt Lake City	Salt Lake	1954	Walter J. Wickens
Big Valley 10462 Weeping Willow	Murray	Salt Lake	1978	Pat W. Taggart
Blue Cross Blue Shield Employees P.O. Box 30270	Salt Lake City	Salt Lake	1961	Susan Bushman
Boise Cascade Employees Intermountain P.O. Box 1530	Salt Lake City	Salt Lake	1941	Lois Grant
Bridgerland 410 North 2nd West	Hyrum	Cache	1980	Michael K. Presser

Name of Credit Union	City	County	Date Chartered	President
M.E.A. 44 South First West	Fillmore	Millard	1956	M. Dean Bennett
McBee Systems P. O. Box 1191	Ogden	Weber	1959	Bonnie Draayer
McKay-Dee Hospital P.O. Box 9370	Ogden	Weber	1954	Brenda Freeman
Meadow Gold Employees P.O. Box 2490	Salt Lake City	Salt Lake	1936	Kathryn Dell
Milford Railroad P.O. Box 736 (Depot)	Milford	Beaver	1977	Wayne A. McCulley
Moroni Feed P. O. Box 50	Moroni	Sanpete	1969	Mar Dye
Mountain America P. O. Box 11506	Salt Lake City	Salt Lake		Lowell S. Baggaley
Mt. States Steel P.O. Box M	Provo	Utah	1968	Jim Stoneman
Murray City 5055 South State	Murray	Salt Lake	1959	Lane D. Layton
Murray School District 110 East 5600 South	Murray	Salt Lake	1955	Thomas D. Hofeling
National J.A.C.L. P.O. Box 1721	Salt Lake City	Salt Lake	1943	Terrell T. Nagata
Nebo 40 South Main	Spanish Fork	Utah	1956	Donald W. Parker
Nephi Community 325 North 200 West	Nephi	Juab	1976	W. Frank Pew
Newspaper Employees 601 Tribune Bldg.	Salt Lake City	Salt Lake	1931	Lona M. Gruettner
Northwest P.O. Box 8900	Salt Lake City	Salt Lake	1974	Calvin R. Michels
Ogden Clinic 4650 Harrison Blvd.	Ogden	Weber	1963	Claudia Durrant
Ogden Government Employees P.O. Box 68	Ogden	Weber	1930	Robert L. Bringhurst
Ogden Municipal Employees 2555 Grant Avenue	Ogden	Weber	1948	Carrie L. Stewart
Ogden Teachers 3515 Grant Avenue	Ogden	Weber	1932	Claire A. Nielsen
Operating Engineers 64 East 6400 South	Murray	Salt Lake		Diane Sorensen

Orem Postal Box 304	Orem	Utah	1954	James E. Twitchell
Pacific Pipe P.O. Box 166	Springville	Utah	1954	Sherman E. Huff
Peoples Electric Power 8722 So. 300 West	Sandy	Utah		James W. Webb, Sr.
Phillips Wasatch P. O. Box 666	Bountiful	Davis	1940	Robin C. Carbaugh
Pioneer 1799 So. Pioneer Road	Salt Lake City	Salt Lake	1957	Fred S. Rico
Pioneer Valley 3460 South 4155 West	Granger	Salt Lake	1964	Boyd N. Simper
Piping Contractors 669 South Second East	Salt Lake City	Salt Lake	1964	Avard W. Booth
Pittsburg-Des Moines Employees 750 South 500 East	Provo	Utah	1957	Joseph M. Richmond
Plumbers & Steamfitters Local #19 1717 South Redwood Road	Salt Lake City	Salt Lake	1980	Vanene C. McShane
Presto 1210 East 2nd South	Lewiston	Cache	1977	Gaylene Stone
Primary Hospital 320 - 12th Ave.	Salt Lake City	Salt Lake	1955	Sharon Balle
Pro of Utah 9580 South 500 West	Sandy	Salt Lake	1978	Paul F. Ashton
Provo City Employees P.O. Box 873	Provo	Utah	1941	David L. Nielsen
Provo Police & Fire Dept. 601 W. Columbia Lane	Provo	Utah	1949	Reed T. Lindsay
Provo Postal Employees 232 West Center	Provo	Utah	1961	Donald Keele
Provo Railroad P.O. Box 25	Provo	Utah	1943	Larry E. Gardner
Provo School District 200 West 909 North	Provo	Utah	1956	Sheldon C. Schofield
Pyke 1367 South 700 West	Salt Lake City	Salt Lake	1977	Evvie Tyson
Rick Warner Ford 1935 South Main	Salt Lake City	Salt Lake	1976	Jeri Miyatake
Safeway Employees P.O. Box 15775	Salt Lake City	Salt Lake	1974	Grant Behrmann

Browning Employees Route 1	Morgan	Morgan	1964	Monika Rodie
Buehner Employees 5200 South Main	Murray	Salt Lake	1963	Michio Sugiyama
CDP Credit Association P.O. Box 15065	Salt Lake City	Salt Lake	1957	Robert W. Budd
Carbon P.O. Box 719	Price	Carbon	1968	Richard A. Bracken
Castleton's 2340 South 900 West	Salt Lake City	Salt Lake	1973	Diane B. Mower
Catholic Community 1380 West Indiana Ave.	Salt Lake City	Salt Lake	1980	Joe Zvonek
Cedar P.O. Box 862	Cedar City	Iron	1959	Rex Michie
CEE P. O. Box 71306	Salt Lake City	Salt Lake	1979	Tonie Marie Foote
Chevron Saltair P.O. Box 360	Salt Lake City	Salt Lake	1956	Darlyne Aguilar
Chevron West P.O. Box 25117	Salt Lake City	Salt Lake	1950	Douglas G. Gurr
Coca-Cola Employees P. O. Box 1647	Salt Lake City	Salt Lake	1964	Jay W. Olson
Columbia Iron Mines P.O. Box 721	Cedar City	Iron	1944	Cheree Paddock
Construction Trades 291 East 4500 South	Salt Lake City	Salt Lake	1979	Evan Hansen
Corporate Central P.O. Box 27433	Salt Lake City	Salt Lake	1978	Wayne F. Barnes
Cottonwood Hospital 5770 South Third East, #352	Murray	Salt Lake	1963	Judith W. Meyers
Cummins Diesel Employees 3602 South 6470 West	West Valley City	Salt Lake	1955	Gayla T. Petty
Cyprus 3505 South 8400 West	Magna	Salt Lake	1935	Sandra J. Hutchings
D&RGW Employees (Helper) P.O. Box 120	Helper	Carbon	1937	Lorene A. Smith
Davis 56 East 200 North	Kaysville	Davis	1957	Kathryn C. Thurgood
Davis Schools 225 South 200 West	Farmington	Davis	1956	Neale G. Davis
Deseret News Employees P.O. Box 26042	Salt Lake City	Salt Lake	1946	Shear Wismer

Name of Credit Union	City	County	Date Chartered	President
Doctors 6100 So. 300 East, #204	Murray	Salt Lake	1983	Mary Jane Kunz
Duchesne P.O. Box 1585	Roosevelt	Duchesne	1960	Ralph T. Hill, Jr.
EIMAC S. L. Employees 1678 So. Pioneer Road	Salt Lake City	Salt Lake	1980	Mary Ann Sparenberg
EIMCO 444 South 300 West, Ste. 210	Salt Lake City	Salt Lake	1948	Monia DelaBern
Eaton-Kenway 515 East 100 South	Salt Lake City	Salt Lake	1975	Scott Gillespie
Employees Granite Hill & Fixture Co. P.O. Box 16086	Salt Lake City	Salt Lake	1954	Lois Beatty
Employees Quality Linen 1024 South 2nd West	Salt Lake City	Salt Lake	1962	Ralph Bahr
Employment Security Employees P. O. Box 11249	Salt Lake City	Salt Lake	1940	Klare S. Oliver
EMSCO 4376 South 3035 East	Salt Lake City	Salt Lake	1955	Eloise Goodyear
Exchange P.O. Box 11364	Salt Lake City	Salt Lake	1952	Holly G. Anderson
Federated 3514 Meadowbrook Dr.	Salt Lake City	Salt Lake	1966	Doral Bellon
Fur Breeders Agriculture Co-op P.O. Box 295	Midvale	Salt Lake	1965	Loraine Jenkins
GSL P.O. Box 1190	Ogden	Weber	1971	Bruce Wood
Galigher Employees 830 South 500 West	Salt Lake City	Salt Lake	1953	C. Lee Vance
Garfield 9024 West 2700 South	Magna	Salt Lake	1950	Gerald Hepper
Garkane P.O. Box 748	Richfield	Sevier	1975	Christine Jensen
Goldenwest 147 - 26th Street	Ogden	Weber	1966	Monte M. Call
Grand County P.O. Box 1047	Moab	Grand	1957	Grace Eastin
Granite District 441 East 3900 South	Salt Lake City	Salt Lake	1935	Carl M. Stott

Hafer's Employees 1563 South 300 West	Salt Lake City	Salt Lake	1960	Loyd C. Taylor
Health Care 535 East 400 South	Salt Lake City	Salt Lake	1975	Scot Baumgartner
Hercules Credit Union P.O. Box 26977	Salt Lake City	Salt Lake	1973	Brent R. W. Holmes
Hi-Land 700 Vine Street	Murray	Salt Lake	1957	Janice Mitchell
Horse Canyon Employees P. O. Box 148	East Carbon	Carbon	1950	Yvonne Jensen
Hotel Utah Employees 75 West South Temple	Salt Lake City	Salt Lake	1937	Lorraine B. Prigmore
Industrial Supply 1635 South 300 West	Salt Lake City	Salt Lake	1964	J. Frank Milner
Ireco Employees 3000 West North Temple	West Jordan	Salt Lake	1964	Samuel O. Stock
Iron County Educators P.O. Box 1033	Cedar City	Iron	1968	Andrew R. Olds
Jelco 1977 West North Temple	Salt Lake City	Salt Lake	1973	Julie Querry
Jordan 1288 South 4th East	Sandy	Salt Lake	1950	Joy Dean Thurman
K. G. 531 South State	Salt Lake City	Salt Lake	1957	Tom Castles
Kaiser Steel P.O. Box F	Sunnyside	Carbon	1948	Bettie M. Casella
L. D. S. Church Employees 147 North 200 West	Salt Lake City	Salt Lake	1955	N. Keith Carroll
Lehi Works Employees P.O. Box 99	American Fork	Utah	1965	Bud B. Ormond
Linford P.O. Box 419	Salt Lake City	Salt Lake	1970	Robert H. Lemaistre
Local 57 Plus 1717 South Redwood Road	Salt Lake City	Salt Lake	1939	Karleen Park
Logan Cache Rich 75 South 1st West	Logan	Cache	1963	Ray Jorgensen
Logan City Employees 61 West 1st North	Logan	Cache	1939	Venal Jones

Name of Credit Union	City	County	Date Chartered	President
Salt Lake Board of Realtors 2970 East 3300 South	Salt Lake City	Salt Lake	1962	Gerald P. Werrett
Salt Lake City Employees 1360 South Main	Salt Lake City	Salt Lake	1941	Ronald W. Smith
Salt Lake City Firemen's 124 West 1400 South	Salt Lake City	Salt Lake	1929	Steven G. Leffler
Salt Lake City Water Dept. Employees 1530 Jefferson St.	Salt Lake City	Salt Lake	1937	Mildred E. Burningham
Salt Lake County Employees 54 West 2100 South, Suite #1	Salt Lake City	Salt Lake	1956	Jeannine M. Green
Salt Lake Police 450 East 900 South	Salt Lake City	Salt Lake	1931	Donald Niederhauser
Salt Lake Schools 454 East 300 South	Salt Lake City	Salt Lake	1979	Steven M. Nelson
Salt Workers AMF Box 22054	Saltair	Salt Lake	1958	Ray A. Christensen
San Juan P.O. Box 199	Blanding	San Juan	1963	Wilbur J. Eubanks
Scenic Rail Union Pacific Depot, Rm. 102	Salt Lake City	Salt Lake	1934	L. S. Blunk
Schreiber Employees 885 North 600 West	Logan	Cache	1978	Kenneth R. McDaniel
S E A 440 East 2nd North	Salina	Sevier	1957	Dee Wayne Jolley
Snowbird Employees P.O. Box 3	Snowbird	Salt Lake	1976	Candace C. Shugart
Sorenson Employees 4455 Atherton Drive	Salt Lake City	Salt Lake	1967	Diane B. Mower
South Davis 390 South Main	Bountiful	Davis	1964	Gordon H. Weed
South Salt Lake 2175 South 200 East	Salt Lake City	Salt Lake	1954	Donna H. Heddlesten
Soutn Sanpete 191 North 200 East, Box 471	Ephraim	Sanpete	1956	G. Stanley Black
Southwest Industrial Area 5754 Wood Circle	Murray	Salt Lake	1956	Veva C. Andersen
Standard Optical P.O. Box 1394	Salt Lake City	Salt Lake	1962	Ann Connell
Strong 5177 South 1950 West	Roy	Weber	1971	Sharon L. Oleson

Sweet's Employees 220 South 2nd West	Salt Lake City	Salt Lake	1971	John Hille, Sr.
Tanner Employees 1930 South State	Salt Lake City	Salt Lake	1957	Lynn Beckman
Texas Gulf Potash Employees P.O. Box 265	Moab	Grand	1967	Grace Eastin
Thiokol Employees P.O. Box 647	Brigham City	Box Elder	1958	Rose Byington
Tooele County Schools 123 North 100 West	Tooele	Tooele	1956	Mary A. Orme
Trans West 37 West 1700 South	Salt Lake City	Salt Lake	1966	Marc Mikkelson
Treasury 465 South 400 West	Salt Lake City	Salt lake	1948	Scott R. Sloan
Tri County Box 98	Circleville	Piute	1972	Nick Reynolds
Tri-Steel 546 West Hindley Drive	American Fork	Utah	1972	Lorilee E. Rowley
UCB P.O. Box 11007	Salt Lake City	Salt Lake	1975	Ann Hutchings
U.M.T.A. P.O. Box 25094	Salt Lake City	Salt Lake	1957	Steven C. Andersen
U.N.D.C. 27 South 100 East	Blanding	San Juan	1976	Greg Johansen
U.O.A. P.O. Box 1394	Salt Lake City	Salt Lake	1954	G. Raymond Fehr
U P & L P.O. Box 311	Ogden	Weber	1974	Glen E. Morby
UPC 4198 South 755 East	Salt Lake City	Salt Lake	1951	Alfred R. Matern
U. Ph. A. 1062 East 21st South	Salt Lake City	Salt Lake	1963	C. Neil Jensen
USU Community P. O. Box 1195, UMC 01	Logan	Cache	1957	Dennis Child
Uintah P.O. Box 232	Vernal	Uintah	1955	Electa J. Caldwell
Uintah Basin 855 East 200 North (112-9)	Roosevelt	Duchesne	1954	Ralph Thomas Hill, Jr.
University of Utah P. O. Box 8025	Salt Lake City	Salt Lake	1956	Phil Janovak
Utah Associations 1578 West 1700 South	Salt Lake City	Salt Lake	1960	Fred J. Nydegger

Name of Credit Union	City	County	Date Chartered	President
Western District P.O. Box 100	East Carbon	Carbon	1967	Roslyn E. Gunderson
Wholesale Plumbing Supply P.O. Box 15794	Salt Lake City	Salt Lake	1964	Shelly D. Visser
Wright's Employees 285 East 900 South	Provo	Utah	1982	Gaylon H. Ashby
Wycoff Employees 2225 South 500 East, #16	Salt Lake City	Salt Lake	1959	Catnerine Allison
Young Employees P.O. Box 64	Richfield	Sevier	1979	LuAna P. Nielson

CREDIT UNIONS - June 30, 1985- - - - - - - - - - - - - - - - - - - 179

CREDIT UNIONS - July 1, 1984- - - - - - - - - - - - - - - - - - - -182

FOREIGN CREDIT UNIONS with branches in Utah - June 30, 1985 - - - -1

Name of Credit Union	Date
DISSOLUTIONS	
American Linen Supply Co. Credit Union	3-12-85
Carbon Freight Line Employees Credit Union	4-10-85
CREDIT UNIONS PURCHASED AND ASSUMED	
Postal Credit Union, by Mountain America Credit Union	9-28-84
MERGERS	
Bennett's Employees Credit Union into Rail Ops Credit Union	4-1-85
CONVERTED FROM FEDERAL TO STATE CHARTER	
Local 57 Plus Credit Union	6-13-85
NAME CHANGES	
UTELCU Credit Union to Mountain America Credit Union	8-14-84
Ogden Railway Credit Union to Goldenwest Credit Union	8-21-84
Utah State University Credit Union to USU Community Credit Union	8-27-84
Utah State Employees Credit Union to Utah State Credit Union	11-5-84
U.S. Fuel Credit Union to Utah Energy Credit Union	12-4-84
Brotherhood of Railway Clerks Credit Union to Scenic Rail Credit Union	4-24-85
FOREIGN CREDIT UNIONS WITH BRANCHES IN UTAH	
Operating Engineers	

CONSOLIDATED STATEMENT OF 175* CREDIT UNIONS AS OF JUNE 30, 1985
(Amounts in Dollars)

ASSETS	CASH ON HAND & IN BANKS	OTHER INVESTMENTS	NET LOANS	LAND & BUILDING	FURNITURE & FIXTURES	OTHER ASSETS	TOTAL ASSETS
A. F. HOSPITAL	4,991	1,449	223,137	0	0	0	229,617
ACORN	72,433	12,793	1,941,559	0	15,414	4,068	2,046,177
AIRPORT EMPLOYEES	301	585	19,608	0	0	1,370	21,864
ALPINE	1,223,049	3,249,228	11,259,477	159,500	88,138	18,345	16,037,739
AMCOR	36,306	146	257,495	0	11,020	2,520	307,487
AMERICA FIRST	3,360,743	126,614,707	207,161,368	9,792,305	2,157,022	5,511,977	354,788,122
AMERICAN PAPER & SUPPLY	4,661	40,121	65,352	0	0	0	110,134
ASSOCIATED CREDIT UNION	166,665	614,668	2,299,710	0	43,576	13,157	3,026,966
AUTO EMPLOYEES	5,635	46,000	196,007	0	0	3,660	251,302
BAILEY INC.	12,022	133,077	486,399	0	1,528	0	633,027
BEAR RIVER VALLEY	5,691	573	279,072	0	0	5,657	290,993
BEEHIVE STATE EMPLOYEES	664,047	2,665,244	17,448,236	1,274,799	491,228	145,954	22,909,508
BIG VALLEY	3,043	68,678	331,100	0	1,898	7,772	432,491
BLUE CRUSS BLUE SHIELD	263,539	0	1,331,615	0	17,401	20,443	1,622,998
BOISE CASCADE EMPL INTERNTH	14,620	35,125	167,491	0	0	1,274	218,510
BRIDGERLAND	-1,063	1,940	86,291	0	261	835	88,254
BROWNING EMPLOYEES	13,084	6,421	366,683	0	9,073	104	385,365
BUEHNER EMPLOYEES	19,144	138,201	332,243	0	0	21,397	511,086
C.E.E.	33,261	4,453	70,881	0	0	1,288	109,884
CARBON	5,254	85,736	3,429,852	118,759	47,398	28,001	3,715,002
CASTLETONS	4,459	0	52,970	0	0	890	58,319
CATHOLIC COMMUNITY	2,801	449,162	528,779	0	854	341	981,937
CDP CREDIT ASSOCIATION	-70,814	1,155,213	5,026,117	119,016	97,081	85,368	6,411,981
CEDAR	-8,361	9,605	819,965	0	12,611	0	833,830
CHEVRON SALTAIR	13,506	149,096	448,803	0	0	0	611,405
CHEVRON-WEST	347,490	1,676,276	7,965,806	0	47,904	58,032	10,085,508
COCA COLA	14,765	34,627	162,049	0	4	981	212,425
COLUMBIA IRON MINE EMPLOYEES	11,662	3,204	211,506	0	271	1,100	227,732
CONSTRUCTION TRADES	1,525	538,676	1,864,241	39,257	19,837	4,322	2,467,858
CORPORATE CENTRAL	4,574,073	80,367,528	3,290,966	0	35,087	868,987	89,136,640
COTTONWOOD HOSPITAL	10,965	1,104,963	3,061,449	0	51,856	46,419	4,265,652
CUMMINS DIESEL	10,654	7,886	369,100	0	0	0	377,609
CYPRUS	797,734	17,581,925	36,743,388	947,831	776,212	973,061	57,820,141
DARGH EMPLOYEES	33,648	211,819	1,368,054	0	13,899	153,714	1,981,134
DAVIS	3,110	43,515	688,725	0	1,248	0	736,598
DAVIS SCHOOLS	2,017,514	0	12,331,345	644,343	164,460	178,592	15,336,254
DESERET NEWS EMPLOYEES	-6,770	185,895	2,035,308	0	9,282	35,476	2,259,191
DOCTOR'S CREDIT UNION	17,427	100,720	828,838	0	614	1,707	949,306
DUCHESNE	35	135,567	268,387	0	2,100	1,207	407,296
EATON KENWAY	5,173	120,342	213,977	0	0	5,159	344,652
EIMAC S. L. EMPLOYEES	412,980	630,024	1,697,365	21,932	22,605	55,276	2,740,172
EIMCO	61,280	262,754	1,420,097	0	28,678	599	1,763,408
EMP CU GRANITE MILL & FIXTURE	12,663	22,927	84,936	0	0	0	120,525
EMPLOYEES QUALITY LINEN	2,301	577	90,892	0	7	0	93,777
EMPLOYMENT SECURITY EMPLOYEES	120,909	761,389	4,273,885	0	14,178	25,958	5,196,319
ENSCO	28,858	74,773	96,226	0	0	0	199,857
EXCHANGE	40,368	34,264	721,858	0	2	1,646	798,138
FEDERATED	23,073	125,423	437,044	0	506	3,006	589,052
FUR BREEDERS	10,125	677	29,511	0	0	161	40,474
GALIGHER	5,303	63,315	719,874	0	20,592	9,460	818,544
GARFIELD	114,578	1,486,106	6,908,818	91,125	50,171	69,204	8,719,002
GARKANE	4,477	6,996	116,212	0	159	0	127,844
GOLDENWEST	3,419,236	19,005,566	47,021,821	2,307,840	371,102	894,102	73,019,667
GRAND COUNTY	46,266	191,929	582,756	0	10,161	1,135	832,247
GRANITE DISTRICT	688,978	7,916,696	29,202,316	1,597,331	317,184	245,615	39,967,120
GSL	22,184	66,000	142,357	0	0	1,032	230,574
HAFER'S EMPLOYEES	5,688	18,885	92,048	0	298	849	117,766
HEALTH CARE	155,059	148,759	6,611,043	0	29,415	150,864	7,095,140
HERCULES	509,200	3,770,011	10,548,577	395,976	70,815	77,880	15,372,459
HI-LAND	21,258	66,936	2,633,308	0	26,262	0	2,767,764
HORSE CANYON EMPLOYEES	28,163	170,007	592,212	1	0	7,872	798,256
HOTEL UTAH EMPLOYEES	4,402	648,778	299,308	0	18,502	15,997	986,987
INDUSTRIAL SUPPLY	7,143	1,668	129,825	0	0	1,524	140,160
IRECO	0	103,416	319,435	0	3,237	5	426,093
IRON COUNTY EDUCATORS	-37	33,938	1,560,441	0	29,894	0	1,624,236
JELCO	12,093	23,336	73,199	0	0	472	109,099
JORDAN	160,633	2,828,236	11,081,164	219,440	147,184	98,271	14,531,929
K. G.	3,988	250	33,375	0	0	0	37,614
KAISER STEEL	33,892	276,678	1,253,891	0	4,073	28,454	1,596,989
LDS CHURCH EMPLOYEES	844,882	9,119,736	20,479,510	809,387	323,181	272,188	31,848,884
LEHI WORKS EMPLOYEES	19,064	36,525	479,770	0	1,858	2,241	539,458
LINFORD	0	29,285	51,207	0	1,232	63	81,787
LOCAL 57 PLUS CREDIT UNION	1,263	17,610	1,036,966	0	22,639	1,621	1,080,299

(Amounts in Dollars)

LIABILITIES	ACCOUNTS PAYABLE	OTHER LIABILITIES	DIVIDENDS PAYABLE	CERTIFICATES	SHARE DRAFTS	SHARES	RETAINED EARNINGS	REGULAR RESERVE	OTHER RESERVES	TOTAL LIABILITIES
A. F. HOSPITAL	0	0	0	0	0	190,012	19,274	20,331	0	229,617
ACORN	38,640	250,000	0	0	62,083	1,611,746	25,738	57,971	0	2,046,177
AIRPORT EMPLOYEES	0	6,000	0	0	0	10,853	1,386	1,616	10	21,864
ALPINE	83,837	10,282	0	1,747,147	2,328,787	10,236,182	693,740	665,816	271,948	16,037,739
AMCOR	0	44,000	0	0	0	241,362	9,481	12,654	0	307,497
AMERICA FIRST	2,463,947	25,662	1,489,308	42,151,023	18,341,448	263,792,915	1,863,864	11,532,033	13,107,982	354,788,122
AMERICAN PAPER & SUPPLY	0	0	0	0	0	98,020	7,009	5,105	0	110,134
ASSOCIATED	0	0	0	0	63,055	2,644,855	121,756	164,204	33,096	3,026,966
AUTO EMPLOYEES	0	10,021	0	0	0	214,572	9,650	17,058	0	251,302
BAILEY, INC.	0	0	0	547,107	0	0	80,130	36,591	0	633,827
BEAR RIVER VALLEY	191	10,126	0	0	0	209,461	36,040	24,995	11,281	290,993
BEEHIVE STATE EMPLOYEES	595,051	15,891	0	1,388,804	1,018,781	18,188,656	986,081	709,381	6,864	22,909,508
BIG VALLEY	256	0	0	30,120	0	374,971	13,015	14,131	0	432,491
BLUE CROSS BLUE SHIELD	8,373	0	0	499,925	0	1,037,969	31,112	45,619	0	1,622,998
BOISE CASCADE EMP. INTERMOUNTAIN	392	9,022	0	0	0	188,890	7,192	13,013	0	218,510
BRIDGERLAND	0	6,930	0	74,740	0	2,000	2,083	2,501	0	88,254
BROWNING EMPLOYEES	3,320	10,340	0	38,000	0	300,003	11,860	21,822	0	385,365
BUEHNER EMPLOYEES	7,454	0	0	204,293	0	259,768	19,059	20,512	0	511,086
C.E.E.	0	0	0	2,000	0	99,180	3,702	6,003	0	109,884
CARBON	21,066	100,000	0	1,122,725	462,706	1,875,129	17,299	116,077	0	3,715,002
CASTLETONS	0	2,236	0	0	50,190	0	3,603	2,289	0	58,319
CATHOLIC COMMUNITY	9,801	843	12,655	417,600	0	471,868	19,161	50,009	0	981,937
CDP CREDIT ASSOCIATION	33,521	132,843	0	1,081,416	524,004	4,538,074	10,318-	87,624	24,818	6,411,981
CEDAR	815	127,289	0	257,574	0	409,581	9,459	29,112	0	833,830
CHEVRON SALTAIR	1,710	0	0	0	0	548,380	11,248	34,066	16,000	611,405
CHEVRON-WEST	19,163	20,033	0	0	881,502	8,856,831	56,919	371,071	80,000	10,085,508
COCA COLA	345	0	0	0	0	189,499	10,761	3,899	7,960	212,425
COLUMBIA IRON MINE EMPLOYEES	0	138	0	31,101	0	140,281	35,088	20,324	0	227,732
CONSTRUCTION TRADES	5,861	0	0	580,511	0	1,789,443	37,554	74,520	0	2,467,888
CORPORATE CENTRAL	783,319	4,333,276	0	30,374,516	0	52,722,458	367,130	616,941	50,000	89,136,640
COTTONWOOD HOSPITAL	67,378	0	0	862,728	203,426	2,991,039	16,969	124,112	0	4,265,652
CUMMINS DIESEL	0	29,188	0	0	0	300,696	28,152	19,573	0	377,609
CYPRUS	220,056	0	0	7,016,257	3,344,254	41,929,948	3,128,211	2,000,821	181,696	57,820,141
DAIGH EMPLOYEES	543	0	0	0	0	1,896,448	33,834	51,309	0	1,981,134
DAVIS	408	22,000	0	0	0	630,884	47,015	36,291	0	736,598
DAVIS SCHOOLS	37,392	514,755	44,208	2,843,000	1,375,721	9,443,447	48,686	600,653	408,293	15,336,254
DESERET NEWS EMPLOYEES	19,409	0	22,584	945,488	0	1,186,014	11,906	73,792	0	2,259,191
DOCTOR'S	0	0	0	0	0	893,872	45,036	10,398	0	949,306
DUCHESNE	75	0	7,440	0	0	372,339	7,962	14,732	4,756	407,296
EATON KENWAY	0	6,743	8,290	0	0	316,421	5,689	5,348	5,161	344,652
EIMAC S. L. EMPLOYEES	0	552,302	0	0	117,795	1,910,323	61,324	108,428	0	2,740,172
EIMCO	0	2,847-	0	0	7,427	1,627,357	35,094	96,376	0	1,763,408
EMP CU GRANITE MILL & FIXTURE	82	0	0	0	0	88,177	17,751	11,052	3,464	120,525
EMPLOYEES QUALITY LINEN	42	0	0	0	0	78,856	4,805	10,074	0	93,777
EMPLOYMENT SECURITY EMPLOYEES	10,415	0	0	1,803,866	234,131	2,739,041	86,701	208,166	114,000	5,196,319
ENSCO	0	0	0	2,037	0	138,678	43,198	18,373	2,429-	199,857
EXCHANGE	392	0	0	0	0	747,424	646	41,380	8,303	798,135
FEDERATED	0	0	0	0	0	447,682	68,517	32,022	20,831	589,052
FUR BREEDERS	0	6,990	0	0	0	29,171	2,287	2,066	0	40,474
GALLIGHER	1,502	0	0	0	50,616	690,399	619	25,028	50,380	818,544
GARFIELD	24,122	1,828	0	1,665,846	186,243	6,360,114	200,728	269,273	10,847	8,719,002
GARLAND	0	0	0	0	0	121,277	1,194	5,373	0	127,844
GOLDENWEST	611,944	0	479,026	16,178,604	4,907,887	44,916,103	1,887,342	2,813,572	1,225,179	73,019,657
GRAND COUNTY	3,738	0	0	0	0	747,441	43,516	26,332	11,222	832,247
GRANITE DISTRICT	125,580	172,126	0	5,264,700	6,297,999	25,974,499	212,608	1,337,686	581,964	39,967,120
GSL	0	0	0	0	0	221,498	2,230	6,846	0	230,574
HAFER'S EMPLOYEES	0	0	0	0	0	110,548	799	6,415	0	117,766
HEALTH CARE	11,997	114,236	0	0	412,477	6,182,308	60,123	163,210	150,791	7,095,140
HERCULES	291,469	7,341	0	4,097,748	1,633,162	8,266,112	329,885	706,005	130,737	15,372,459
HI-LAND	2,331	0	0	0	0	2,437,699	15,011	163,107	149,616	2,767,764
HORSE CANYON EMPLOYEES	2,009	103	0	0	0	701,049	39,296	51,999	0	795,255
HOTEL UTAH EMPLOYEES	258	0	0	0	0	946,498	16,549	23,250	432	986,984
INDUSTRIAL SUPPLY	4,467	15,078	0	0	0	87,344	16,930	16,400	0	140,160
IRECO	209	0	7,424	0	0	406,531	924	10,964	42	426,093
IRON COUNTY EDUCATORS	3,324	90,000	0	224,077	0	1,076,365	74,458	103,098	52,913	1,624,236
JELCO	0	0	0	16,493	0	83,198	3,142	5,728	539	109,099
JORDAN	198,729	0	0	4,865,199	693,156	7,799,648	362,878	564,488	47,831	14,531,928
K. G.	0	0	0	0	0	34,274	2,098	834	408	37,614
KAISER STEEL	437	0	0	1,383,360	0	57,524	57,890	63,290	44,489	1,596,989
LDS CHURCH EMPLOYEES	199,472	12,766	0	8,471,891	4,874,774	17,722,839	76,933	482,213	7,995	31,848,884
LENI WORKS EMPLOYEES	631	0	0	386,092	0	100,931	13,387	38,417	0	539,458
LINFORD	58	0	869	0	0	72,484	3,083	5,263	0	81,787
LOCAL 57 PLUS	5,247	0	3,874	187,850	67,793	772,728	4,212	31,775	6,820	1,080,299

ASSETS	CASH ON HAND & IN BANKS	OTHER INVESTMENTS	NET LOANS	LAND & BUILDING	FURNITURE & FIXTURES	OTHER ASSETS	TOTAL ASSETS
LOGAN CACHE RICH	10,299	160,000	1,723,631	0	0	7,225	1,901,154
LOGAN CITY EMPLOYEES	25,482	1,604	341,724	0	0	0	368,810
M.E.A.	443,023	1,348,056	6,872,443	363,199	124,608	313,470	9,461,799
MCBEE SYSTEMS	5,729	1,819	380,339	0	0	0	387,887
MCKAY-DEE HOSPITAL	530,058	1,626,880	9,017,546	0	38,216	5,291	11,217,993
MEADOW GOLD EMPLOYEES	17,242	6,896	1,437,144	0	0	1,463	1,462,745
MILFORD RAILROAD	163,753	165,715	1,675,355	82,739	19,596	88,504	2,195,663
MORONI FEED	943	326,708	2,076,553	10,000	5,516	22,378	2,440,097
MOUNTAIN AMERICA	1,897,730	16,855,767	91,967,526	3,546,298	695,247	1,561,863	116,714,431
MT STATES STEEL	6,508	15,776	45,938	0	757	0	68,979
MURRAY CITY EMPLOYEES	97,244	24,478	2,644,749	106,227	30,974	20,396	2,924,068
MURRAY SCHOOL DISTRICT	40,806	278,133	3,143,900	20,503	78,451	30,307	3,596,101
NATIONAL J.A.C.L.	53,204	670,109	5,776,631	74,086	56,460	49,184	6,679,673
NEBO	33,999	833,361	3,582,971	61,821	46,010	33,773	4,592,938
NEPHI COMMUNITY	3,909	201	19,588	0	1	307	24,006
NEWSPAPER EMPLOYEES	174,107	958,869	2,478,728	0	26,014	37,196	3,674,903
NORTH WEST	49,188	236,161	16,744,687	0	39,772	106,232	17,175,080
OGDEN CLINIC	13,168	16,032	79,839	0	733	669	110,140
OGDEN GOVERNMENT EMPLOYEES	236,581	3,444,584	15,665,026	406,542	140,208	77,948	20,160,889
OGDEN MUNICIPAL EMPLOYEES	470,536	1,696,649	7,846,139	83,642	16,165	62,868	10,178,998
OGDEN TEACHERS	42,547	271,961	2,649,328	0	1,906	6,718	2,971,461
OREM POSTAL	282	7,000	370,040	0	1,946	2,394	381,662
PACIFIC PIPE	46,492	317,412	2,632,046	29,038	67,444	20,594	3,013,027
PEOPLES ELECTRIC POWER	-6,747	91,812	184,596	0	0	2,878	282,540
PHILLIPS-MASATCH	15,485	890,511	1,469,417	0	22,245	14,459	2,412,117
PIONEER	268,647	412,290	6,675,066	298,984	110,110	100,188	7,865,251
PIONEER VALLEY HOSPITAL	6,281	3,097	237,997	0	7,315	771	255,461
PIPING CONTRACTERS	10,477	1,380	228,972	0	0	9,158	249,987
PITTSBURG-DESMOINES	4,075	28,784	92,633	0	702	0	126,166
PLUMBERS & STEAMFITTERS LOC 19	5,197	291,818	2,734,473	3,030	27,331	1,097	3,063,946
PRESTO	-916	1,011	90,498	0	152	526	91,269
PRIMARY HOSPITAL	6,795	18,046	1,126,094	0	23,387	0	1,174,292
PRO OF UTAH	1,474	8,483	182,779	10,000	178	0	202,914
PROVO CITY EMPLOYEES	22,187	9,489	1,178,794	0	3,929	13,626	1,224,965
PROVO POLICE & FIRE DEPT	13,064	372	807,641	0	54	3,698	824,628
PROVO POSTAL	49,814	75,481	1,889,359	0	548	16,017	2,031,219
PROVO RAILROAD	70,732	-17,207	3,879,597	67,230	0	34,013	4,034,365
PROVO SCHOOL DISTRICT	102,697	746,277	4,292,526	180,413	11,438	33,470	5,336,821
PYKE	16,575	108,202	202,404	0	3,897	2,644	333,721
RAIL OPS	201,139	2,917,068	13,101,018	567,684	128,911	359,530	17,266,351
RICK WARNER FORD	14,681	4,217	349,337	0	9,916	2,159	380,310
S. L. BOARD OF REALTORS	12,063	9,290	571,188	0	299	2,695	595,535
SAFEWAY	312,126	3,384,902	10,116,321	469,122	49,275	149,601	14,480,346
SALT LAKE CITY EMPLOYEES	477,934	561,622	16,099,178	215,171	149,991	163,074	17,646,971
SALT LAKE COUNTY EMPLOYEES	192,224	318,388	2,122,309	0	24,739	27,201	2,684,861
SALT LAKE POLICE	35,806	1,050,509	4,386,042	193,850	87,767	14,172	5,768,146
SALT LAKE SCHOOLS	153,185	2,701,008	5,893,325	240,221	6,070	106,397	8,800,208
SALT WORKERS	12,283	1,820	362,184	0	0	1,662	377,649
SAN JUAN	4,524	51,468	291,299	0	454	1,783	349,507
SCENIC RAIL CREDIT UNION	65,912	580,000	3,831,431	0	11,332	87,343	4,446,018
SCHREIBER	1,855	107,658	410,918	0	866	0	521,287
SEA	84,744	30,025	799,638	0	4,737	7,637	916,782
SLC FIREMEN'S	37,705	263,227	5,841,662	51,600	11,046	52,257	6,258,297
SLC WATER DEPT	1,200	43,330	440,384	0	4,444	6,453	495,831
SNOWBIRD EMPLOYEES	17,898	15,868	259,444	0	13,680	185	307,035
SORENSON EMPLOYEES	9,084	184,025	1,049,021	0	15,397	848	1,258,356
SOUTH DAVIS	74,664	1,632,693	5,710,788	225,684	61,489	59,532	7,764,820
SOUTH SALT LAKE	5,248	31,425	83,410	0	0	44	120,087
SOUTH SANPETE	7,073	135,023	148,465	0	0	0	290,561
SOUTHWEST INDUSTRIAL AREA	5,747	27,892	122,036	0	38	739	156,452
STANDARD OPTICAL	1,646	18,141	91,286	0	0	0	111,073
STRONG	2,031	4,985	28,256	0	51	0	35,303
SWEET'S	5,823	17,480	83,044	0	0	0	106,327
TANNER	24,553	51,941	479,703	0	0	10,056	566,254
TEXAS GULF POTASH EMP.	11,954	45,605	186,713	0	10	0	244,285
THIOKOL EMPLOYEES	143,980	326,172	4,757,339	62,562	33,376	20,141	5,343,560
TOOELE COUNTY SCHOOLS	28,418	197,442	904,624	0	15,705	8,928	1,155,116
TREASURY	29,969	111,907	2,706,138	0	2,113	41,789	2,891,916
TRI COUNTY	10,422	16,773	104,677	0	0	0	131,872
TRI-STEEL	2,694	47	29,001	0	119	661	32,522
U.M.T.A.	-39,859	39,048	4,507,686	136,492	30,028	48,223	4,721,574
U.N.D.C.	4,634	25,769	101,773	0	789	0	132,965
U.O.A.	1,161	2,700	217,668	0	0	0	221,528
UCB	8,391	2,032	61,122	0	133	909	72,587
UINTAH	1,473	12,576	458,414	0	0	4,524	473,987

LIABILITIES	ACCOUNTS PAYABLE	OTHER LIABILITIES	DIVIDENDS PAYABLE	CERTIFICATES	SHARE DRAFTS	SHARES	RETAINED EARNINGS	REGULAR RESERVE	OTHER RESERVES	TOTAL LIABILITIES
LOGAN CACHE HIGH	0	2	0	0	0	1,593,843	219,788	85,603	1,879	1,901,154
LOGAN CITY EMPLOYEES	44	0	0	0	0	326,115	8,321	34,330	0	368,810
M.E.A.	164,189	0	0	3,608,919	780,169	4,577,078	40,449	290,394	0	9,461,799
MCBEE SYSTEMS	0	15,050	0	0	0	336,129	10,261	27,447	0	387,887
MCKAY-DEE HOSPITAL	140,729	0	0	3,406,991	750,680	6,387,232	72,295	290,989	198,867	11,217,993
MEADOW GOLD EMPLOYEES	10,534	3,131	0	111,508	0	963,267	74,794	79,163	230,356	1,462,745
MILFORD RAILROAD	30,326	0	0	1,013,111	123,120	1,122,041	93,052-	116	0	2,195,663
MORONI FEED	370	25,000	0	2,046,240	0	141,909	113,402	87,176	7,000	2,440,097
MOUNTAIN AMERICA	446,258	289,337	0	16,367,498	6,666,694	83,538,884	4,110,727	4,667,175	1,628,849	116,714,431
MT STATES STEEL	0	0	0	0	0	49,344	7,352	12,051	232	68,979
MURRAY CITY EMPLOYEES	45,846	49,129	0	1,258,895	88,894	1,361,158	1,136	109,010	10,000	2,924,068
MURRAY SCHOOL DISTRICT	24,813	150,000	0	1,686,593	0	1,599,117	780	82,504	43,292	3,586,101
NATIONAL J.A.C.L.	10,123	1,165	0	690,000	0	5,290,588	207,397	373,449	98,951	6,679,673
NEBO	484,976	0	0	0	0	3,599,689	318,973	219,300	0	4,592,938
NEPHI COMMUNITY	0	0	0	0	0	18,913	1,326	3,768	0	24,006
NEWSPAPER EMPLOYEES	0	1,775	20,599	589,828	0	2,786,294	118,904	132,566	28,937	3,674,903
NORTH WEST	8,920	210,807	0	776,389	671,237	14,690,161	248,290	539,275	30,000	17,175,080
OGDEN CLINIC	362	0	0	0	96,403	0	3,048	11,333	-4	110,140
OGDEN GOVERNMENT EMPLOYEES	15,686	19,816-	197,369	1,284,108	690,179	16,261,371	552,129	923,940	66,951	20,160,869
OGDEN MUNICIPAL EMPLOYEES	47,061	0	106,676	5,256,622	312,226	3,874,973	235,739	342,712	0	10,175,998
OGDEN TEACHERS	493	634	90,515	2,404,311	0	183,338	130,355	224,736	7,379	2,971,661
OREM POSTAL	0	9,006	6,096	49,718	0	291,510	4,783	20,552	0	381,662
PACIFIC PIPE	21,280	0	0	783,525	0	2,003,066	49,931	123,814	31,413	3,013,027
PEOPLES ELECTRIC POWER	435	1,434	0	178,034	0	98,623	980	3,136	0	282,540
PHILLIPS-MASATCH	9,186	0	0	391,575	0	1,910,076	31,393	73,889	0	2,412,117
PIONEER	62,026	0	0	1,287,413	1,860,338	4,232,525	74,733	348,217	0	7,866,251
PIONEER VALLEY HOSPITAL	272	50,500	0	6,983	0	173,393	206	21,604	2,505	255,461
PIPING CONTRACTERS	0	2,843	0	0	0	191,168	24,917	23,775	7,344	249,987
PITTSBURG-DESMOINES	0	122	0	0	0	117,641	820	7,681	0	126,165
PLUMBERS & STEAMFITTERS LOC 19	18,769	1,431	0	381,749	102,368	2,336,666	800	157,166	94,317	3,042,946
PRESTO	116	30,000	0	3,231	0	53,803	2,520	1,600	0	91,269
PRIMARY HOSPITAL	9,143	0	8,914	640,083	0	480,322	23,096	42,734	0	1,174,292
PRO OF UTAH	867	5,117	0	0	0	180,969	823	15,158	0	202,914
PROVO CITY EMPLOYEES	612	20,242	26,182	0	0	1,116,141	14,063	40,142	5,583	1,224,965
PROVO POLICE & FIRE DEPT.	0	0	0	0	0	769,146	6,376	47,073	2,034	824,629
PROVO POSTAL	338	0	86,894	0	0	1,672,132	246,796	125,082	0	2,031,219
PROVO RAILROAD	11,109	0	0	689,484	77,214	2,981,447	130,114	175,025	0	4,034,365
PROVO SCHOOL DISTRICT	1,611	0	0	641,300	0	4,227,196	114,939	227,181	103,594	6,335,821
PYKE	0	0	0	0	0	311,427	12,527	7,537	2,232	333,721
RAIL OPS	189,653	18,388	0	2,964,689	886,318	12,509,887	347,767	583,856	106,796	17,265,351
RICK WARNER FORD	139	46,000	0	10,150	0	284,821	6,494	30,706	0	380,310
S. L. BOARD OF REALTORS	159	66,500	0	0	0	491,929	17,833	29,114	0	595,535
SAFEWAY	104,672	637	0	5,370,127	867,197	6,310,789	638,846	581,157	799,022	14,480,346
SALT LAKE CITY EMPLOYEES	105,067	34,291	0	2,914,791	1,887,400	11,340,458	988,397	604,985	3,601	17,646,971
SALT LAKE COUNTY EMPLOYEES	1,337	0	1,239	46,000	0	2,391,024	114,425	126,836	0	2,684,861
SALT LAKE POLICE	39,362	0	0	1,660,414	268,254	3,550,962	28,799	217,492	7,843	5,760,146
SALT LAKE SCHOOLS	4,253	10,886	0	204,962	480,469	7,430,798	15,620-	338,034	374,628	8,800,208
SALT WORKERS	0	0	7,993	0	0	229,712	100,672	24,725	15,546	377,649
SAN JUAN	0	462	0	75,809	0	257,874	416	15,096	0	349,507
SCENIC RAIL	0	7,183-	0	714,284	86,771	3,314,681	218,252	219,234	0	4,546,018
SCHREIBER	3,226	0	6,290	0	0	498,091	6,070	10,610	0	521,287
SEA	267	0	0	0	0	837,987	15,194	63,434	0	916,782
SEARS	36,010	225,000	0	1,493,496	316,106	3,409,743	225,878	567,000	5,064	6,258,297
SLC WATER DEPT	0	1,600	0	0	0	463,182	6,418	24,631	0	495,831
SNOWBIRD EMPLOYEES	12	0	0	0	0	301,303	1,599-	5,972	1,347	307,035
SORENSON EMPLOYEES	15,693	0	0	190,207	0	1,001,328	3,811	47,319	0	1,258,356
SOUTH DAVIS	92,843	59,386	0	68,205	626,734	6,526,389	148,121	245,140	0	7,764,820
SOUTH SALT LAKE	0	78	0	0	0	99,867	6,201	7,013	6,928	120,087
SOUTH SANPETE	0	0	0	0	0	248,866	22,771	18,922	0	290,561
SOUTHWEST INDUSTRIAL AREA	0	0	0	0	0	140,628	7,826	7,965	32	156,452
STANDARD OPTICAL	0	0	0	0	0	88,838	12,641	12,534	0	111,073
STRONG	0	0	0	0	0	29,856	2,208	3,121	118	35,303
SWEET'S	48	0	0	0	0	97,881	4,308	4,092	0	106,327
TANNER	272-	2,049	0	0	0	942,066	9,738	12,684	0	966,254
TEXAS GULF POTASH EMP.	381	0	0	0	0	178,890	35,500	19,493	10,018	244,282
THIOKOL EMPLOYEES	1,387	6,957	8,599	259,100	1,330	4,474,337	38,948	286,803	268,099	5,343,560
TOOELE COUNTY SCHOOLS	0	0	0	0	0	1,067,633	33,400	54,183	0	1,155,116
TREASURY	13,382	10,000	0	402,534	0	2,057,259	221,988	186,763	0	2,891,916
TRI COUNTY	53	0	0	0	0	97,617	419	13,751	20,132	131,672
TRI-STEEL	0	5,400	0	0	0	21,531	2,854	2,037	300	32,522
U.M.T.A.	31,692	61,774	61,461	843,690	124,734	3,676,545	37,101	204,545	0	4,721,574
U.N.D.C.	0	74	0	0	0	106,544	2,264	7,586	17,497	132,965
U.O.A.	0	29,945	0	128,716	0	43,792	10,089	8,966	0	221,528
UCB	0	0	0	0	0	61,980	5,013	5,594	0	72,587
UINTAH	1,020	39,177	0	46,292	0	366,797	289	21,411	0	473,987

Name of Credit Union	City	County	Date Chartered	President
Utah Central #25 East 1700 South	Salt Lake City	Salt Lake	1940	Donald Bleazard
Utah Chiropractors 3129 South Main	Salt Lake City	Salt Lake	1966	Allen T. Billeter
Utah Copper Employees 117 E. State Highway	Bingham Canyon	Salt Lake	1940	Barbara Coward
Utah Energy P.O. Box 1004	Price	Carbon	1953	Glade E. Williams
Utah Furniture Association 825 E. Three Fountains, Circle 9	Salt Lake City	Salt Lake	1952	Ruby B. Clifton
Utah Oil Workers Ten West Broadway, Suite 521	Salt Lake City	Salt Lake	1936	Therza Mauss
Utah Power and Light Employees P.O. Box 899	Salt Lake City	Salt Lake	1935	Harvey D. Francis
Utah Prison Employees P.O. Box 250	Draper	Salt Lake	1954	Ruth Reed
Utah Schools for the Deaf and Blind 846 - 20th Street	Ogden	Weber	1957	Blaine L. Seamons
Utah Sportswear Employees P.O. Box 86	Spanish Fork	Utah	1965	Karen Cheney
Utah State 660 South 2nd East	Salt Lake City	Salt Lake	1955	Grant B. Clayburn
Utah Technical College P. O. Box 31808	Salt Lake City	Salt Lake	1972	Virginia Hensley
Utah Transit P. O. Box 15471	Salt Lake City	Salt Lake	1973	Mildred E. Burningham
Utah Valley 310 No. 100 West	Provo	Utah	1953	Ron L. Canto
Utahmo 669 South 2nd East	Salt Lake City	Salt Lake	1959	Avard W. Booth
Valtek P.O. Box 2200	Springville	Utah	1974	Richard A. Nelson
WASCO P.O. Box 184	Heber City	Wasatch	1959	Grant M. Patch
Water and Sanitation Employees 1400 East 7000 South	Salt Lake City	Salt Lake	1961	Mildred E. Burningham
Weber School District 1935 West 4800 South	Roy	Davis	1979	Richard C. Freeman

ASSETS	CASH ON HAND & IN BANKS	OTHER INVESTMENTS	NET LOANS	LAND & BUILDING	FURNITURE & FIXTURES	OTHER ASSETS	TOTAL ASSETS
UINTAH BASIN	25	47,953	91,038	0	983	608	140,607
UNIVERSITY OF UTAH	908,709	12,701,671	23,643,196	561,759	568,043	288,077	38,691,666
UP&L OGDEN	205,317	25,566	1,492,359	0	146	4,286	1,728,672
UPC	6,150	7,643	102,940	0	0	0	116,733
UPHA	5,753	8,301	278,254	0	4,629	1,422	298,359
USU COMMUNITY	1,613,464	3,287,234	14,327,858	434,126	136,578	265,123	19,964,383
UTAH ASSOCIATIONS	54,452	268,434	2,004,010	0	73,267	1,232	2,401,395
UTAH CENTRAL	784,964	6,065,327	21,548,169	1,327,313	142,239	407,309	30,275,319
UTAH CHIROPRACTORS	10,410	17,910	256,039	0	0	0	302,359
UTAH COPPER EMPLOYEES	347,770	6,175,436	5,494,879	28,206	8,883	122,679	12,177,434
UTAH ENERGY	-393,873	30,623	2,993,283	4,659	48,410	16,296	2,699,398
UTAH FURNITURE ASSOCIATION	7,303	5,028	574,633	0	14,236	2,738	603,937
UTAH OIL WORKERS	29,273	2,428,870	4,794,023	0	0	0	7,252,166
UTAH POWER & LIGHT EMPLOYEES	43,810	3,937,737	12,358,077	0	12,408	96,028	16,447,060
UTAH PRISON EMPLOYEES	1,951	13,389	1,175,077	0	14,747	0	1,206,134
UTAH SCHOOLS FOR DEAF & BLIND	17,482	14,852	447,521	0	410	0	480,264
UTAH SPORTSWEAR	1,136	341	17,824	0	6	0	19,306
UTAH STATE	3,839,213	15,381,464	78,284,161	8,818,125	1,435,095	1,577,750	109,331,768
UTAH TECHNICAL COLLEGE	8,823	18,012	96,409	0	1,215	869	124,328
UTAH TRANSIT	-2,236	12,739	241,249	0	1	4,320	256,094
UTAH VALLEY	38,530	397,982	1,725,093	153,676	41,719	35,553	2,382,453
UTAMO	5,041	1,091	111,886	0	130	874	119,023
VALTEX	32	1,870	113,294	0	247	2,159	117,602
WASCO	69,642	537,586	930,022	0	8,262	6,607	1,552,139
WATER & SANITATION	3,286	6,122	321,778	0	1	1,061	331,249
WEBER SCHOOL DISTRICT	400,828	2,339,613	9,300,331	80,000	41,094	93,784	12,255,690
WESTERN DISTRICT	48,277	613,700	1,038,496	36,969	7,806	27,500	1,768,647
WHOLESALE PLUMBING SUPPLY	13,982	12,820	174,597	0	0	0	201,400
WRIGHT'S EMPLOYEES	506	1,089	24,670	0	50	0	26,315
WYCOFF EMPLOYEES	2,646	6,583	452,276	0	445	73	462,023
YOUNG EMPLOYEES	3,438	109,609	188,782	0	0	0	301,829
TOTALS	35,368,373	386,948,514	952,466,088	37,678,691	10,653,836	16,973,684	1,440,079,185

*Does not include figures from Operating Engineers Credit Union, a foreign credit union with a branch in Utah.

LIABILITIES	ACCOUNTS PAYABLE	OTHER LIABILITIES	DIVIDENDS PAYABLE	CERTIFICATES	SHARE DRAFTS	SHARES	RETAINED EARNINGS	REGULAR RESERVE	OTHER RESERVES	TOTAL LIABILITIES
UINTAH BASIN	106	0	1,772	0	0	121,227	6,052	6,983	4,468	140,607
UNIVERSITY OF UTAH	193,527	6,398-	0	858,812	16,899,092	20,101,505	216,634	896,873	831,609	38,691,655
UPAL OGDEN	2,290	0	32,996	0	0	1,544,417	51,028	97,941	0	1,728,672
UPC	0	0	0	0	0	76,310	24,753	15,670	0	116,733
UPNA	1,427	136	0	83,000	0	217,414	3,754	22,628	0	298,359
USU COMMUNITY	74,721	20,794	0	5,888,849	8,737,508	7,417,218	182,330	658,800	20,345	19,964,383
UTAH ASSOCIATIONS	1,151-	18,942	0	170,367	189,309	1,775,347	143,019	106,572	0	2,401,395
UTAH CENTRAL	222,483	0	0	6,361,580	980,661	21,086,270	396,831	964,367	264,158	30,275,319
UTAH CHIROPRACTORS	0	0	0	0	0	283,387	9,521	39,481	0	362,359
UTAH COPPER EMPLOYEES	17,274	1,443	0	1,548,106	0	9,790,027	316,712	643,872	0	12,177,834
UTAH ENERGY	11,559	6,376	0	1,119,746	224,029	1,444,717	41,160-	41,656	107,625-	2,699,398
UTAH FURNITURE ASSOCIATION	4,589	38,799	0	0	0	481,921	50,308	31,323	0	603,937
UTAH OIL WORKERS	1,966	0	0	0	0	5,408,623	265,190	427,901	1,148,586	7,252,166
UTAH POWER& LIGHT EMPLOYEES	5,178	129,778	363,216	0	0	16,122,239	248,274	576,374	0	16,447,060
UTAH PRISON EMPLOYEES	0	146,769	0	146,807	0	786,918	52,782	71,662	196	1,206,134
UTAH SCHOOLS FOR DEAF & BLIND	146	20,000	0	0	0	418,611	12,972	31,614	0	480,264
UTAH SPORTSMEAR	0	1,000	0	0	0	14,715	2,468	1,104	19	19,306
UTAH STATE	794,527	0	0	37,883,231	9,657,139	60,230,474	184,630	599,757	0	109,331,758
UTAH TECHNICAL COLLEGE	114	0	0	0	0	119,984	2,686	1,845	0	124,328
UTAH TRANSIT	231	0	0	14,000	28,787	211,090	1,244	2,751	0	256,094
UTAH VALLEY	48,200	585	24,483	384,810	134,919	1,653,866	0	87,080	18,700	2,352,453
UTAHMD	0	16,645	0	0	0	83,926	6,548	6,714	4,990	119,023
VALTEX	0	23,000	0	0	0	83,698	3,978	8,364	842	117,882
WASCO	0	0	0	648,444	0	790,672	58,893	94,128	0	1,592,139
WATER & SANITATION	714	9,010	0	30,563	0	267,183	11,493	14,296	0	331,249
WEBER SCHOOL DISTRICT	123,168	0	83,001	3,919,860	719,744	6,342,870	660,880	386,107	20,000	12,255,680
WESTERN DISTRICT	2,049	0	0	0	0	1,629,860	34,119	102,619	0	1,768,647
WHOLESALE PLUMBING SUPPLY	1,860	27,764	0	0	0	145,842	14,143	11,770	0	201,400
WRIGHT'S EMPLOYEES	0	1,000	0	0	0	24,700	0	615	0	26,315
WYCOFF EMPLOYEES	3,152	91,801	3,149	34,681	0	317,331	1,600	7,309	3,000	462,023
YOUNG EMPLOYEES	600	0	8,098	0	0	261,479	17,277	0	14,379	301,829
TOTALS	9,540,997	8,639,757	3,156,206	267,067,036	98,980,602	969,387,742	24,949,821	45,168,633	23,286,394	1,440,079,178

TOTAL ASSETS FOR 181 CREDIT UNIONS

AS OF

DECEMBER 31, 1984

CREDIT UNION	TOTAL ASSETS
A. F. HOSPITAL	229,248
ACORN	1,537,889
AIRPORT EMPLOYEES	21,861
ALPINE	13,875,314
AMCOR	305,270
AMERICA FIRST	318,228,914
AMERICAN LINEN SUPPLY	105,371
AMERICAN PAPER & SUPPLY	123,167
ASSOCIATED	2,798,996
AUTO EMPLOYEES	250,926
BAILEY INC.	617,554
BEAR RIVER VALLEY	287,596
BEEHIVE STATE EMPLOYEES	19,408,631
BENNETT'S EMPLOYEES	158,663
BIG VALLEY	425,037
BLUE CROSS BLUE SHIELD	1,270,005
BOISE CASCADE EMP. INTERMOUNTAIN	228,612
BRIDGERLAND	88,108
BROTHERHOOD OF RAILWAY CLERKS	4,023,654
BROWNING EMPLOYEES	373,927
BUEHNER EMPLOYEES	422,335
C.E.E.	96,457
CARBON	3,464,240
CARBON FREIGHT LINE	433,957
CASTLETONS	69,484
CATHOLIC COMMUNITY	937,810
CDP CREDIT ASSOCIATION	5,837,464
CEDAR	821,015
CHEVRON SALTAIR	627,859
CHEVRON-WEST	8,558,461
COCA COLA	212,413
COLUMBIA IRON MINE EMPLOYEES	225,591
CONSTRUCTION TRADES	2,233,760
CORPORATE CENTRAL	67,957,005
COTTONWOOD HOSPITAL	3,907,721
CUMMINS DIESEL	348,875
CYPRUS	54,040,021
D&RGW EMPLOYEES	2,021,051
DAVIS	661,592
DAVIS SCHOOLS	13,259,690
DESERET NEWS EMPLOYEES	2,064,155
DOCTOR'S	963,548
DUCHESNE	352,023
EATON KENWAY	243,332
EIMAC S. L. EMPLOYEES	2,459,524
EIMCO	1,737,467
EMP C.U. GRANITE MILL & FIXTURE	129,974
EMPLOYEES QUALITY LINEN	88,658
EMPLOYMENT SECURITY EMPLOYEES	4,576,941
EMSCO	220,751
EXCHANGE	703,348
FEDERATED	553,771
FUR BREEDERS	32,485
GALIGHER	771,158
GARFIELD	8,536,593
GARKANE	121,634
GRAND COUNTY	867,297
GRANITE DISTRICT	34,278,536
GSL	204,181
HAFER'S EMPLOYEES	101,117
HEALTH CARE	7,212,784
HERCULES	13,459,495
HI-LAND	2,622,066
HORSE CANYON EMPLOYEES	761,679

HOTEL UTAH EMPLOYEES	1,015,406
INDUSTRIAL SUPPLY	135,366
IRECO	342,787
IRON COUNTY EDUCATORS	1,702,295
JELCO	119,556
JORDAN	12,397,719
K. G.	37,184
KAISER STEEL	1,494,340
L.D.S. CHURCH EMPLOYEES	27,983,439
LEHI WORKS EMPLOYEES	515,243
LINFORD	78,619
LOGAN CACHE RICH	1,704,966
LOGAN CITY EMPLOYEES	350,825
M.E.A.	8,527,479
MCBEE SYSTEMS	374,206
MCKAY-DEE HOSPITAL	8,846,714
MEADOW GOLD EMPLOYEES	1,366,729
MILFORD RAILROAD	2,085,167
MORONI FEED	2,207,679
MTN. STATES STEEL	162,793
MOUNTAIN AMERICA	101,876,368
MURRAY CITY EMPLOYEES	2,727,640
MURRAY SCHOOL DISTRICT	3,371,494
NATIONAL J.A.C.L.	6,092,923
NEBO	3,944,308
NEPHI COMMUNITY	31,190
NEWSPAPER EMPLOYEES	3,314,410
NORTHWEST	16,651,835
OGDEN CLINIC	103,994
OGDEN GOVERNMENT EMPLOYEES	18,995,346
OGDEN MUNICIPAL EMPLOYEES	8,747,394
OGDEN RAILWAY	67,389,571
OGDEN TEACHERS	2,882,714
OREM POSTAL	380,561
PACIFIC PIPE	2,783,282
PEOPLES ELECTRIC POWER	136,530
PHILLIPS-WASATCH	2,158,644
PIONEER	7,825,229
PIONEER VALLEY HOSPITAL	244,517
PIPING CONTRACTERS	264,245
PITTSBURG-DES MOINES	116,593
PLUMBERS & STEAMFITTERS LOCAL #19	3,051,874
PRESTO	113,201
PRIMARY HOSPITAL	1,025,089
PRO OF UTAH	198,730
PROVO CITY EMPLOYEES	1,116,451
PROVO POLICE & FIRE DEPT.	772,555
PROVO POSTAL	1,847,043
PROVO RAILROAD	3,817,226
PROVO SCHOOL DISTRICT	4,576,423
PYKE	293,657
RAIL OPS	16,170,209
RICK WARNER FORD	402,003
S. L. BOARD OF REALTORS	527,431
SAFEWAY	13,071,356
SALT LAKE CITY EMPLOYEES	16,262,441
SALT LAKE COUNTY EMPLOYEES	2,496,682
SALT LAKE POLICE	5,259,316
SALT LAKE SCHOOLS	8,620,525
SALT WORKERS	355,211
SAN JUAN	358,716
SCHREIBER	423,257
SEA	877,122
SLC FIREMEN'S	5,546,203
SLC WATER DEPT	514,424
SNOWBIRD EMPLOYEES	330,035
SORENSON EMPLOYEES	1,050,286
SOUTH DAVIS	6,124,656
SOUTH SALT LAKE	120,233
SOUTH SANPETE	270,083
SOUTHWEST INDUSTRIAL AREA	149,452
STANDARD OPTICAL	111,863

STRONG	37,643
SWEET'S	94,876
TANNER	508,855
TEXAS GULF POTASH EMP.	242,959
THIOKOL EMPLOYEES	4,817,144
TOOELE COUNTY SCHOOLS	1,075,530
TREASURY	2,788,802
TRI COUNTY	122,329
TRI-STEEL	38,266
U. S. FUEL	2,535,998
U.M.T.A.	4,964,815
U.N.D.C.	130,221
U.O.A.	237,392
UCB	80,210
UINTAH	437,189
UINTAH BASIN	135,584
UNIVERSITY OF UTAH	32,851,431
UP&L OGDEN	1,542,339
UPC	123,737
UPHA	294,597
UTAH ASSOCIATIONS	2,209,547
UTAH CENTRAL	27,389,478
UTAH CHIROPRACTORS	264,476
UTAH COPPER EMPLOYEES	11,993,907
UTAH FURNITURE ASSOCIATION	591,351
UTAH OIL WORKERS	7,193,814
UTAH POWER & LIGHT EMPLOYEES	13,280,578
UTAH PRISON EMPLOYEES	1,189,309
UTAH SCHOOLS FOR DEAF & BLIND	444,068
UTAH SPORTSWEAR	26,102
UTAH STATE EMPLOYEES	102,059,766
UTAH STATE UNIVERSITY	18,648,189
UTAH TECHNICAL COLLEGE	123,611
UTAH TRANSIT	252,568
UTAH VALLEY	2,178,757
UTAHMO	137,787
VALTEK	112,360
WASCO	1,459,285
WATER & SANITATION	319,646
WEBER SCHOOL DISTRICT	10,172,085
WESTERN DISTRICT	1,613,976
WHOLESALE PLUMBING SUPPLY	231,676
WRIGHT'S EMPLOYEES	24,536
WYCOFF EMPLOYEES	445,796
YOUNG EMPLOYEES	320,648
TOTAL	1,286,642,347

CONSOLIDATED STATEMENT
OF
ANNUAL REPORT OF 181 CREDIT UNIONS
AS OF DECEMBER 31, 1984

ASSETS:		
REAL ESTATE LOANS	26,934,081	
LOANS TO MEMBERS	889,528,384	
OTHER LOANS	6,635,537	
TOTAL LOANS		923,098,002
ALLOWANCE FOR LOAN LOSSES		(8,125,189)
CASH (Petty cash, change funds, checking accounts, etc.)		28,577,054
U. S. GOVERNMENT OBLIGATIONS		19,545,954
FEDERAL AGENCY SECURITIES (GNMA's, FNMA's, SBA's, etc.)		23,489,826
COMMON TRUST INVESTMENTS		32,479
CORPORATE CENTRAL CREDIT UNIONS		80,439,348
COMMERCIAL BANKS		87,513,386
SAVINGS & LOANS AND MUTUAL SAVINGS BANKS		39,049,750
CENTRAL LIQUIDITY FACILITY		3,593,205
CREDIT UNIONS		52,836
LOANS TO CREDIT UNIONS		423,354
OTHER INVESTMENTS		27,167,645
ALLOWANCE FOR INVESTMENT LOSSES		(1,999)
LAND & BUILDING		36,347,715
OTHER FIXED ASSETS		9,886,986
OTHER ASSETS		15,551,995
TOTAL ASSETS		1,286,642,347
LIABILITIES:		
PROMISSORY NOTES		1,581,169
REVERSE REPURCHASE AGREEMENTS		1,164,000
OTHER NOTES PAYABLE AND INTEREST ON NOTES PAYABLE		10,670,386
ACCOUNTS PAYABLE		3,646,397
INTEREST PAYABLE ON DEPOSITS		5,588,722
ACCRUED DIVIDENDS PAYABLE ON SHARES		4,948,092
OTHER LIABILITIES		716,913
SHARE CERTIFICATES	257,179,833	
SHARE DRAFTS	85,816,282	
IRA/KEOGH & RETIREMENT ACCOUNTS	82,469,119	
ALL OTHER SHARES	733,222,804	
TOTAL SHARES	1,158,688,038	
MEMBER DEPOSITS	13,895,609	
TOTAL SHARES & DEPOSITS		1,172,583,647
REGULAR RESERVE		41,287,831
INVESTMENT VALUATION RESERVE		460,726
OTHER RESERVES		20,630,716
UNDIVIDED EARNINGS		23,363,748
TOTAL LIABILITIES AND EQUITY		1,286,642,347
LOAN AND DEPOSIT ACCOUNT INFORMATION:		
TOTAL LOANS MADE DURING CURRENT YEAR		670,001,188
REAL ESTATE LOANS MADE YEAR TO DATE		12,375,414
TOTAL LOANS CHARGED OFF YEAR TO DATE		3,911,709
RECOVERY OF LOANS CHARGED OFF YEAR TO DATE		1,833,056

CONSOLIDATED STATEMENT

OF

SEMI ANNUAL REPORT OF 179* CREDIT UNIONS

AS OF JUNE 30, 1985

ASSETS:		
REAL ESTATE LOANS	30,552,498	
LOANS TO MEMBERS	927,205,965	
OTHER LOANS	2,867,882	
TOTAL LOANS		960,626,346
ALLOWANCE FOR LOAN LOSSES		(8,170,261)
CASH		35,368,373
U. S. GOVERNMENT OBLIGATIONS		11,313,143
FEDERAL AGENCY SECURITIES		23,723,316
COMMON TRUST INVESTMENTS		6,764,293
CORPORATE CENTRAL CREDIT UNIONS		59,212,880
COMMERCIAL BANKS		107,916,396
SAVINGS & LOANS AND MUTUAL SAVINGS BANKS		57,393,142
NCUA SHARE INSURANCE CAPITALIZATION DEPOSIT		7,244,742
CREDIT UNIONS		53,523,560
LOANS TO CREDIT UNIONS		1,092,676
OTHER INVESTMENTS		58,764,366
ALLOWANCE FOR INVESTMENT LOSSES		(-0-)
LAND & BUILDING		37,678,691
OTHER FIXED ASSETS		10,653,836
OTHER ASSETS		16,973,686
TOTAL ASSETS		1,440,079,185
LIABILITIES AND EQUITY		
PROMISSORY NOTES		719,031
REVERSE REPURCHASE AGREEMENTS		1,144,000
OTHER NOTES PAYABLE AND INTEREST ON NOTES PAYABLE		5,672,977
ACCOUNTS PAYABLE		3,483,740
INTEREST PAYABLE ON DEPOSITS		6,057,257
ACCRUED DIVIDENDS PAYABLE ON SHARES		3,158,206
OTHER LIABILITIES		1,103,749
SHARE CERTIFICATES	246,467,324	
SHARE DRAFTS	98,980,602	
IRA/KEOGH & RETIREMENT ACCOUNTS	114,000,300	
ALL OTHER SHARES	855,387,437	
TOTAL SHARES	1,314,835,663	
MEMBER DEPOSITS	10,599,712	
TOTAL SHARES & DEPOSITS		1,325,435,372
REGULAR RESERVE		45,168,633
INVESTMENT VALUATION RESERVE		506,157
OTHER RESERVES		22,780,237
UNDIVIDED EARNINGS		24,849,821
TOTAL LIABILITIES AND EQUITY		1,440,079,180

*Does not include figures from Operating Engineers Credit Union.

SUPERVISED LENDERS

SUPERVISED LENDERS
June 30, 1985

*Indicates head office

Name of Licensee	City	County	Approved	President	Secretary	Treasurer
A.I.C. Financial	Salt Lake City	Salt Lake	1983	R. W. Smith	John Walker	Charles Waalkes
Aetna Finance Company	Salt Lake City	Salt Lake	1969	Thomas E. Wilshire	John E. Thomas	Norman Appleman
4131 South Redwood Road*	Salt Lake City	Salt Lake				
7143 South State	Midvale	Salt Lake				
4421 Harrison Blvd.	Ogden	Weber				
222 East 1300 South	Orem	Utah				
571 West 2600 South	Bountiful	Davis				
9345 South 700 East	Sandy	Salt Lake				
Associates Financial Services Company of Utah, Inc.	Salt Lake City	Salt Lake	1969	A. J. Dellavechia	T. S. Landis	J. F. Hughes
727 East 2100 South*	Salt Lake City	Salt Lake				
110 North Main Street	Cedar City	Iron				
1924 West 5700 South	Roy	Weber				
3867 West 3500 South	West Valley City	Salt Lake				
3965 Washington Blvd.	Ogden	Weber				
9177 South 700 East	Sandy	Salt Lake				
Avco Financial Services	Sandy	Salt Lake	1973	T. M. Cumming	Phillip J. Cullen	Gary L. Fite
9476 South Union Square*	Sandy	Salt Lake				
3337 West 3500 South	West Valley City	Salt Lake				
45 East 3rd North	Provo	Utah				
7100 South Redwood Road	West Jordan	Salt Lake				
Barclays American/Financial	West Valley City	Salt Lake	1979	W. T. Gwennap	W. C. Tyser Jr.	L. H. Lilien
6053 South State*	Murray	Salt Lake				
25 Harrisville Road	Ogden	Weber				
Beneficial Utah, Inc.	Sandy	Salt Lake	1969	Pierre E. Bashe	Deborah E. Tuxward	Elizabeth Dawson
1613 West 7800 South*	West Jordan	Salt Lake				
324 South State	Salt Lake City	Salt Lake				
908 South State St.	Orem	Utah				
3365 Washington Blvd.	Ogden	Weber				
Blazer Financial Services, Inc.	Salt Lake City	Salt Lake	1974	M. M. Pappas	Gary M. Smith	B. J. Antenberg
133 East 300 South*	Salt Lake City	Salt Lake				
21 Federal Avenue	Logan	Cache				
4900 S. Redwood Road, Suite C	Salt Lake City	Salt Lake				
2468 Washington Blvd.	Ogden	Weber				
41 West 300 North	Provo	Utah				
17 South Main Street	Tooele	Tooele				

Name of Licensee	City	County	Approved	President	Secretary	Treasurer
C. I. T. Financial Services, Inc.	Salt Lake City	Salt Lake	1969	E. W. May	G. G. Baxter III	M. A. Perillo
404 East 4500 South*	Salt Lake City	Salt Lake				
4700 South 900 East	Salt Lake City	Salt Lake				
Chase Manhattan of Utah	Salt Lake City	Salt Lake	1981	Robert Kettenmann	Michael E. Carlson	Robert Kirland
370 East South Temple*	Salt Lake	Salt Lake				
Citicorp Person-to-Person Financial Center	Salt Lake City	Salt Lake	1974	Barry C. Burkholder	George Poland	Robert Williams
3601 South 2700 West*	West Valley	Salt Lake				
1178 Brickyard Road	Salt Lake City	Salt Lake				
10 West First South	Salt Lake City	Salt Lake				
University Mall C-52	Orem	Utah				
2350 Washington Blvd.	Ogden	Weber				
3601 South 2700 West	West Valley City	Salt Lake				
195 East 6100 South	Murray	Salt Lake				
Consolidated Finance Corp.	Tooele	Tooele	1983	E. LaVar Tate	Clyde J. allen	Clyde J. Allen
Deamer Loans of Ogden, Inc.	Ogden	Weber	1969	M. J. Deamer	Kay Hansen	Sandra Montano
411 Washington Blvd.*	Ogden	Weber				
Duce Finance and Loan	Salt Lake City	Salt Lake	1969	George S. Malouf Jr. and Kristeen Allen, Partnership		
3650 South State*	Salt Lake City	Salt Lake				
Fidelity Financial Services	Salt Lake City	Salt Lake	1965	F. A. Stang	Roger Stockmo	Roger Stockmo
1864 South State*	Salt Lake City	Salt Lake				
2957 Washington Blvd.	Ogden	Weber				
First Surety Finance of Utah	Salt Lake City	Salt Lake	1969	Aline R. Burton	Jacob Burton, Jr.	Jacob Burton, Jr.
2525 South Main St., Suite 17*						
Ford Motor Credit Company	Salt Lake City	Salt Lake	1969	K. Whipple	H. D. Smith	W. F. Blood
3540 South 4000 West, Suite 280*						
Frontier Finance	Provo	Utah	1985			
George Finance Co.	Salt Lake City	Salt Lake	1969	Partnership: Mitchell M. George and Nada C. George		
446 East 5th South*						
Household Finance Corporation	Salt Lake City	Salt Lake	1969	W. D. Hendry	J. D. Pinkerton	R. K. Braasch
277 South Main*	Salt Lake City	Salt Lake				
2315 Washington Blvd.	Ogden	Weber				
3601 South 2700 West	West Valley City	Salt Lake				
Merrill Lynch Equity Management, Inc.	Salt Lake City	Salt Lake	1984	Michael A. Johnston	William E. Iorio	Michael A. Johnston
Metropolitan Financial	Salt Lake City	Salt Lake	1983	Earl M. Johnson	L. W. Palmer	L. W. Palmer
Midland Financial Services	Salt Lake City	Salt Lake	1977	Lynn G. Westlund	Carolyn S. Westlund	
2880 South Main*						
Model Finance, dba Model Finance of South						
3662 Wall Avenue*	Ogden	Weber	1969	Partnership:	J. P. Kenny	H. M. Kenny
Mortensen Finance Co.	Richfield	Sevier	1984	V. J. Mortensen	Arthur Mortensen	Melba E. Mortensen
Nebo Financial Services	Spanish Fork	Utah	1976	Michael Erickson	Marilyn Erickson	
25 North Main*						

North Ogden Loan Co.	Ogden	Weber	1969	M. J. Deamer	Kay Hansen	
411 Washington Blvd.*						
Norwest Financial Utah, Inc.	Salt Lake City	Salt Lake	1982	Steve R. Wagner	Faye L. Kunz	Mark C. Oman
340 South Main Street*	Salt Lake City	Salt Lake				
1140 Brickyard Road	Salt Lake City	Salt Lake				
273 W. 500 S. Store 17	Bountiful	Davis				
312 North Main	Logan	Cache				
6121 South State	Murray	Salt Lake				
180 West 36th Street	Ogden	Weber				
Grand Central Plaza	Orem	Utah				
2661 Washington Blvd.	Ogden	Weber				
Olympic Finance Co.	Pleasant Grove	Utah	1974	R. E. Fox	Dee Fox	Ronald Fox
140 South Main*						
Personal Finance Corporation	Pleasant Grove	Utah	1969	W. LaMonte Robison (Trustee)		
2 South Main*						
Pioneer Financial Services	Ogden	Weber	1973	Gary S. Harris	Gary Nuffer	
c/o Citizens Nat'l Bank						
2168 Washington Blvd.*						
Reese Financial Services	Salt Lake City	Salt Lake	1973	Dale L. Reese	Marian Reese	Marilee Reese
1760 West 1900 South*						
Richards Finance	Salt Lake City	Salt Lake	1969	Vernon L. Richards	Beulah Richards	Vernon Richards
445 East 2nd South #299*						
Security Pacific Insurance Premium Financing	Cherry Hill	Burlington	1984	Lester Feltoon	Ervin Feltoon	Ervin Feltoon
Sunset Loan Company	Ogden	Weber	1969	M. J. Deamer	Shelley D. Waters	Kay Hansen
411 Washington Blvd.*						
Terrace Loan Company	Ogden	Weber	1969	M. J. Deamer	Shelley D. Waters	Jody Deamer
411 Washington Blvd.*						
TransAmerica Financial Services	Salt Lake City	Salt Lake	1969	F. E. Sennott	S. A. White	R. A. Christie
2075 South 7th East*	Salt Lake City	Salt Lake				
525 South State Street	Clearfield	Davis				
1213 North Main Street	Logan	Logan				
253 East Main Street	Price	Carbon				
1455 South State Street	Orem	Utah				
3624 South 2700 West	West Valley City	Salt Lake				
1333 East 9450 South	Sandy	Salt Lake				
U. S. Bancorp	Portland		1983	Edmund P. Jensen	Clifford Carlsen, Jr.	
Roger L. Breezley						
Valley Finance Co., Inc.	Escalante	Garfield	1984	Reed Thomson	Blake Robinson	Blake Robinson
Valley National Financial Services Company of Utah	Salt Lake City	Salt Lake	1984	James G. Gardner	G. E. Wright	G. E. Wright
Vermillion Finance Co., Inc.	Kanab	Kane	1976	John O. Vaughn	George L. Bunting	LaDell K. Alvey
1497 East 1780 North*						

SUPERVISED LENDERS ADDITIONAL LOCATIONS - June 30, 1984 _____ 42

SUPERVISED LENDERS ADDITIONAL LOCATIONS - June 30, 1985_____ 41

ADDITIONAL LOCATIONS APPROVED

Name	Location	Date
Household Finance Corporation 3601 South 2700 West, Suite C-180	West Valley City	2-19-85

ADDITIONAL LOCATIONS SURRENDERED

Household Finance Corporation		
132 West Center Street	Provo	12-5-84
1118 South State Street	Orem	2-19-85

LICENSES APPROVED

Century Finance Company of Kearns 2588 West 4700 South	Kearns	11-1-84
Century Finance Company of Main 2137 South Main	Salt Lake	11-1-84
Century Finance Company of Tooele 183 North Main	Tooele	11-1-84
Courtesy Credit 30 South Center	American Fork	4-9-85
Frontier Finance Co. 46 West 100 North	Provo	6-11-85
Security Pacific Finance Cop. 1225 East Fort Union Blvd.	Midvale	11-28-84

LICENSES SURRENDERED

Lyons Financial Services, Inc. 257 East Center	Provo	5-14-85
Canyonlands Premium Finance	Salt Lake	7-1-84

CHANGE OF NAME

Regal Premium Finance, Inc. to Security Pacific Insurance Premium Financing, Inc.	5-16-85
Beneficial Finance Co. of Utah to Beneficial Utah, Inc.	10-15-84

SUPERVISED LENDERS
ANNUAL REPORT
TO THE
COMMISSIONER OF FINANCIAL INSTITUTIONS
STATE OF UTAH

	45 Supervised Lenders Reporting * December 31, 1983	46 Supervised Lenders Reporting * December 31, 1984
ASSETS:		
Cash on hand and in banks	1,670,226	2,774,222
Gross Receivables	271,337,661	636,172,131
Less: Unearned discount	42,856,204	41,966,495
Total net receivables	228,481,457	594,205,636
Less: Reserve for bad debts	10,043,499	6,703,511
Adjusted net receivables	218,437,958	587,502,124
Real estate (less depreciation)	9,809,618	864,094
Furniture, fixtures & equipment (less depreciation)	1,256,121	1,691,315
Deferred charges	824,147	832,202
Head office clearings)	-0-	-0-
Other assets	7,377,189	5,765,222
TOTAL ASSETS	239,375,259	599,429,179
LIABILITIES AND CAPITAL		
Bonds, accounts and notes payable:		
Banks	2,968,694	1,400,394
Due Parent Company or Affiliate	139,302,957	480,790,068
Individuals	1,673,989	16,439,173
Other	2,031,562	1,175,047
Other Liabilities:		
Accrued expense)	604,693	941,933
Dealers reserve	1,398,351	621,490
Other)	(981,926)	3,601,807
Net Worth (if individual or partner	1,389,223	243,105
Capital Stock (if corporation)	4,838,468	16,174,780
Surplus	35,849,181	27,609,254
Undivided Profits)	50,288,560	50,466,846
Reserve for contingencies	11,507	(34,718)
TOTAL LIABILITIES AND CAPITAL	239,375,259	599,429,179
Number of Direct Loans	20,578	31,681
Number of Purchased Contracts and Notes	30,945	31,544

*Due to rounding, columns may not total.

SUPERVISED LENDERS
STATEMENT OF INCOME AND EXPENSE

	45 Supervised Lenders Reporting * December 31, 1983	46 Supervised Lenders Reporting * December 31, 1984
INCOME:		
Current operating income:		
Interest and dividends on securities	661,164	819,393
Charges collected and/or earned	37,832,882	71,598,070
Insurance commission earned	1,190,033	402,232
Other Income	9,666,563	1,795,645
Gross operating income	49,350,042	74,615,340
EXPENSE:		
Salaries, wages, & fees	5,597,358	10,135,272
Taxes (other than income)	400,201	261,341
Depreciation on buildings, furniture, fixtures and equipment	521,679	211,472
Losses - charge offs, and transfer to valuation reserve:		
On Securities	3,922	-0-
On Loans	5,132,136	2,989,197
Other	6,944,323	206,569
Other operating expense	10,280,012	20,539,313
Total expense (before interest and Federal and State Income Taxes)	28,879,631	34,343,163
Net operating income (before interest and Federal and State Income Taxes)	20,471,011	50,272,177
Interest paid	20,736,231	49,202,580
Net Income (before Federal & State Income Taxes)	(265,220)	(8,930,403)
Federal and State Income Taxes	487,116	(4,199,452)
Net income (before dividends)	(752,336)	(4,730,951)
Interest and dividends paid on capital	17,869	-0-
Net income after dividends	(770,205)	(4,730,951)

*Due to rounding, columns may not total.

REGISTERED REGULATED LENDERS AS OF

DECEMBER 31, 1984

TOTAL 1,705

Guardian Bancorp	Salt Lake City, Utah	Guardian State Bank	Salt Lake City, Utah
Home Credit Corporation	Salt Lake City, Utah	Home Credit Thrift and Loan	Salt Lake City, Utah
Household Finance Corporation	Prospect Heights, Ill.	HFC Thrift, Inc.	Salt Lake City, Utah
Household International Inc.	Prospect Heights, Ill.		
Independence Investment Company	Tampa, Florida	USA Financial Corp.	Salt Lake City, Utah
Freedom Savings and Loan Association	Tampa, Florida	dba Interlake Thrift	
L. E. Ellison Family Co.	Layton, Utah	First National Bank of Layton	Layton, Utah
Leucadia, Inc.	New York, New York	American Investment Thrift	Salt Lake City, Utah
		American Investment Bank, N.A.	Salt Lake City, Utah
M. O. Packard Investment Co.	Springville, Utah	Central Bank & Trust Co.	Springville, Utah
Moore Financial Group, Inc.	Boise, Idaho	Moore Financial of Utah	Salt Lake City, Utah
		Moore Trust Company	Salt Lake City, Utah
Rocky Mountain Bancorporation	Bountiful, Utah	Rocky Mountain State Bank	Salt Lake City, Utah
		Rocky Mountain State Bank of Bountiful	Bountiful, Utah
San Francisco Bancorp	San Francisco, CA	Overland Thrift and Loan	Salt Lake City, Utah
Caserco, Inc.	Bala Cynwyd, Penn		
Laurel, Inc.	Bala Cynwyd, Penn		
Atlantic Financial Federal	Bala Cynwyd, Penn		
Sandy Holding Company	Sandy, Utah	Sandy State Bank	Sandy, Utah
Tennessee Homestead Company	Ogden, Utan	Bank of Utan	Ogden, Utah
Tracy Bancorp	Salt Lake City, Utah	Tracy-Collins Bank & Trust Company	Salt Lake City, Utah
Trabanc	Salt Lake City, Utah		
UB&T Bancorp	Bountiful, Utah	Utah Bank and Trust	Bountiful, Utah
U. S. Bancorp Consumer Services, Inc.	Portland, Oregon	U. S. Thrift & Loan	Salt Lake City, Utah
U.S. Bancorp	Portland, Oregon		
Union Bancorporation	Salt Lake City, Utah	Union Bank	Salt Lake City, Utah
Valley Utah Bancorporation	Salt Lake City, Utah	Silver King State Bank	Park City, Utah
		Valley Bank & Trust Company	Salt Lake City, Utah
		Valley Central Bank	Richfield, Utah
		Valley Thrift and Loan,	
		dba Intermountain Thrift and Loan	Salt Lake City, Utah
Western Home Financial Corporation	Salt Lake City, Utah	Pioneer State Bank	Salt Lake City, Utah
Associated Investment Corporation	Fullerton, California		
Winn Enterprises	Fullerton, CA	MountainWest Savings and Loan	Ogden, Utah
Zions Utah Bancorporation	Salt Lake City, Utah	Zions First National Bank	Salt Lake City, Utah
		Lockhart Co., The	Salt Lake City, Utah

NOTE:
The corporation listed first in this column indicates the immediate owner of the Utah affiliate(s). The corporations indented below the immediate owner indicates the parent of each preceding subsidiary.

This column indicates the location of each holding company by city and state.

This column indicates the names of each Utah affiliate owned by a holding company(ies).

This column indicates the home office of each Utah affiliate by city.

UTAH BUSINESS DEVELOPMENT CORPORATIONS

American Fork Business Development Corporation, American Fork, 5-17-68.
Liquidated as of 11-26-84.

THE FOLLOWING COMPANIES HAVE BEEN AUTHORIZED TO ISSUE TRAVELERS CHECKS OR MONEY ORDERS IN THE STATE OF UTAH AS OF JUNE 30, 1985:

American Express Travel Related Services Co., Inc.	New York, New York
BA Cheque Corporation	San Francisco, CA
Harmon's, Inc.	West Valley City, Utah
Republic Money Orders, Inc.	Dallas, Texas
Smith's Management Corporation	Salt Lake City, Utah
Travelers Express Company, Inc.	Minneapolis, Minnesota
Travellers Cheque Associates, Ltd.	New York, New York

FINANCIAL INSTITUTIONS HOLDING COMPANIES WITH UTAH DEPOSITORY AFFILIATES
AS OF 6-30-85

HOLDING COMPANY(IES)	LOCATION	UTAH AFFILIATE	LOCATION
Amec, Inc.	Las Vegas, Nevada	United Thrift	Orem, Utah
BA Financial Service Corporation	Wilmington, Delaware	FinanceAmerica Thrift Corporation	Salt Lake City, Utah
FinanceAmerica Corporation	Allentown, Penn		
BankAmerica Corporation	San Francisco, CA		
Bonneville Bancorp	Provo, Utan	Bonneville Bank	Provo, Utah
Brighton Bancorp	Salt Lake City, Utah	Brighton Bank	Salt Lake City, Utah
Capital Bancorp	Salt Lake City, Utah	Capital City Bank	Salt Lake City, Utah
Charter Savings Corporation	Jacksonville, Florida	First Charter Savings Bank dba,	St. George, Utah
The Charter Company	Jacksonville, Florida	Heritage Savings and Loan	
Citicorp Person to Person, Inc.	St. Louis, Missouri	Center of Utah	
Citicorp	New York, New York		
Citizens Bankshares, Inc.	Ogden, Utah	The Citizens Bank	Ogden, Utah
		Charter Tnrift & Loan	Bountiful, Utah
Columbia Financial Company	Salt Lake City, Utah	Capitol Thrift & Loan	Salt Lake City, Utah
Commerce Financial	Salt Lake City, Utah	Commerce First Thrift Corporation	Salt Lake City, Utah
		Cottonwood Thrift and Loan	Salt Lake City, Utah
Commercial Credit Company	Baltimore, Maryland	Commercial Credit Plan Incorporated	Salt Lake City, Utah
Control Data Corporation	Minneapolis, Minn		
Commercial Security Bancorporation	Ogden, Utah	Commercial Security Bank	Ogden, Utah
Community Financial Services, Inc.	Salt Lake City, Utah	Pioneer Bank	Salt Lake City, Utah
Copper State Financial Corporation	Salt Lake City, Utah	Copper State Thrift & Loan Co.	Salt Lake City, Utah
Cottonwood Bancorporation	Salt Lake City, Utah	Cottonwood Security Bank	Salt Lake City, Utah
CREDITHRIFT Financial Inc.	Evansville, Ill.	Peoples Finance & Thrift Company	
Maryland Casualty Company	Baltimore, Maryland	of Salt Lake City, dba Peoples First Thrift	Salt Lake City, Utah
American General Corporation	Houston, Texas		
Davis County Bancorporation	Farmington, Utah	Davis County Bank	Farmington, Utah
Grant S. Clark Investment Company	Salt Lake City, Utan		
Deseret Bancorporation	Pleasant Grove, Utah	Deseret Bank	Pleasant Grove, Utah
First Bancorporation	Salt Lake City, Utan	Utah Firstbank	Salt Lake City, Utah
		Foothill Thrift and Loan	Salt Lake City, Utah
First Bankshares, Inc.	St. George, Utah	Dixie State Bank	St. George, Utah
First Intermountain Holding Corp.	Salt Lake City, Utah	United Bank	Murray, Utah
First Interstate Bancorp	Los Angeles, CA	First Interstate Bank of Utah, N.A.	Salt Lake City, Utah
First Security Corporation	Salt Lake City, Utah	First Security Bank of Utah, N.A.	Salt Lake City, Utah
		First Security Financial	Salt Lake City, Utah
		First Security State Bank	Salt Lake City, Utah
First Western Bancorporation	Moab, Utah	First Western National Bank	Moab, Utah
General Acceptance Corporation,			
dba Froyd Insurance Agency	Cedar City, Utah	General Acceptance Company,	
		dba Horizon Thrift and Loan	Cedar City, Utah